



3-5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grant Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

General

Executive Summary

Strategic Plan

Mission: The stated mission of the Housing and Neighborhood Development Department (HAND) is “to enhance the quality of life for Bloomington residents by developing programs, services, and partnerships with public and private organizations, to preserve community character, promote affordable housing and encourage neighborhood vitality.”

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investment geographically within the jurisdiction (or within the EMSA or HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)).
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

Response:

The Bloomington jurisdiction includes areas within the corporate boundaries of the city. Since the 2000 Consolidated Plan, several low income areas have been annexed and infrastructure improvement projects in these neighborhoods are ongoing. In general HAND provides assistance to low-moderate income families and individuals who reside within the city limits. An area of need has been identified on Bloomington’s west side. This area cuts a broad swath from the Upper West Side Neighborhood Revitalization Area to Broadview Neighborhood to the south.

Historically, Bloomington’s very small African American population lived on the west side, where a segregated black grade school was active from 1915-1952. This large area

was located south of 12th Street and north of Kirkwood Avenue, from Adams Street on the west to the Square. The working class neighborhoods of Bloomington lay west of the old CSX railroad right-of-way and Walnut Street. These areas continue to be relatively affordable and convenient to services, but the houses are generally in need of structural and code-related improvements. The area targeted extends from the Crestmont or Upper West Side, where the Public Housing Authority is located, the Near West Side, Prospect Hill, McDoel, and Broadview. It follows roughly the boundary of the Bloomington Urban Enterprise Association. All of the areas contain aging housing stock and modestly sized working class cottages with footprints of less than 1500 square feet. (see map).

Generally the Department makes support available for all income eligible individuals and families within the jurisdiction. Housing opportunities through purchase rehabilitation and acquisition rehabilitation are designed to promote income diversity within the community. In this case geography is not an issue. However recent “neighborhood plans,” or area strategic plans produced through our department have recognized neighborhoods with targeted needs. We also have areas with long-established needs such as the Upper West Side Revitalization Area, near our Public Housing Authority.

In areas that have been identified geographically, the Upper West Side, Near West Side, Prospect Hill, McDoel and Broadview, rehabilitation and appropriate new infill is a priority, because of the proportion of aging and substandard housing identified in the neighborhood plans. In McDoel, for instance, the percent of rental property has increased over the last thirty years. Today, these under-maintained properties are likely to come on the market as conversions to owner occupancy, but they require substantial repair and upgrades to be attractive and habitable. Because of the recent boom (2002-2004) in apartment construction, many older rentals will be less viable and could be opportunities for homeownership with appropriate subsidy.

The area known as Broadview, also the subject of a neighborhood plan, as well as the Upper West Side, provides opportunities for infill new construction projects and requires comprehensive infrastructure upgrades. Public amenities such as sewers, sidewalks, storm water drainage and in some cases, paved streets are priorities for these areas, based upon the analysis in the neighborhood plans.

Public Housing fulfills a mission to those underserved by market rate housing that is essential to the prevention of homelessness in our community. Statistics provided in other parts of this document show that the Housing Authority and Section 8 programs serve the housing needs of the very low and extremely low income, often those who are disabled, elderly or a combination of the two. HAND will continue to assist the Housing Authority in the implementation of their plans and in upgrades to the three sites that they administer.

Through the Housing Network, a consortium of agencies concerned with housing issues, HAND monitors the goals and priorities of not-for-profits active in our jurisdiction. On an annual basis, the Housing Network assesses the needs and priorities of local providers of emergency, transitional and special needs housing, as well as services to the homeless.

The Housing Network has been an invaluable resource in the development of the Continuum of Care process. Each year it helps individual agencies establish goals and develop agency specific plans. These plans correlate with the HAND Department's Action Plans where they involve CDBG or HOME applications.

Community Development needs that can be defined as public improvements are assessed through the previously described neighborhood plans. In most cases, City of Bloomington Departments like Streets, Public Works and Utilities have largely identified infrastructure needs in the respective neighborhoods.

The Citizens Advisory Committee process which allocates CDBG funds annually, also assigns priority to the applications. Applications for CDBG funds must cite conformance with the Consolidated Plan and these arguments are reviewed by the CAC. The awards are examined at four legally noticed public hearings: before the Citizens Advisory Committee, the Redevelopment Commission and two hearings before Common Council. This process ensures that the public is involved in prioritizing funding. This year a representative of the Housing Network obtained a permanent seat on the CAC in order to review the annual allocation to housing related needs.

Bloomington's most apparent obstacle is the cost of housing. Bloomington continues to suffer from comparatively low wages compromised further by challenging housing costs. At \$24,414, per capita income is a full 21.7% below the national average, and shockingly, local per capita incomes are \$4,000 per year below the state average. Meanwhile, 48.2% of the population spends more than 35% of their gross income on rent and the median house at \$126,000 would require approximately \$41,580 in income to purchase using current assumptions of term of mortgage, insurance, taxes, etc (see *Housing Market Analysis*). Affordable housing continues to be among the city's highest priorities.

A serious impediment to the revitalization of the Upper West Side, one of our geographically targeted areas, is suspicion and documentation of environmental hazards. Since the 1970's, the City of Bloomington has attempted to identify areas near Westinghouse where industrial dumping took place. Sites in close proximity to these scavenge areas are difficult to build upon with federal money. Perhaps the key to assisting this underserved need is to find a predictable way to deal with the redevelopment of brownfield sites.

Another continuing concern among social service providers is the lack of dependable income for operating costs. A major obstacle expressed in the SCAN report, is the amount of time taken away from clients that is now needed to fund raise. Grant sources continue to dry up. Particularly in regard to emergency housing and food provision, the struggle to maintain current levels is challenging. In the face of constant reductions in funding and sources, other budget concessions are made. Frequently, providers must be assisted with building renovation, accessibility issues and other physical needs, that are not part of their direct mission.

Managing the Process (91.200(b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly person, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

Response:

As an Entitlement Community, the City of Bloomington, Indiana directly receives federal funding to support its programming for low to moderate income residents and neighborhoods. The Housing and Neighborhood Development Department (HAND) administers the CDBG, HOME, Housing Trust Fund and American Dream programs, on behalf of the city. The Consolidated Plan is its strategy to survey and manage the needs of this community and the economic development issues that challenge the quality of life in Bloomington.

By reassessing its needs and programming every five years in the Consolidated Plan, the city can create a more organized and targeted funding strategy. The city and its partnering agencies obtain funding for the following programs:

- HOME Investment Partnership Program (HOME)
- Community Development Block Grant Program (CDBG)
- Housing Opportunities for Persons with AIDS (HOPWA)
- Shelter Plus Care
- Continuum of Care
- Self Help Ownership Opportunity (SHOP)
- American Dream –not funded 2005

The Department of Housing and Neighborhood Development is the lead agency in creating the Consolidated Plan and has principal responsibility for the administration of the CDBG and HOME programs within the city's jurisdiction. The stated mission of the Housing and Neighborhood Development Department (HAND) is "to enhance the quality of life for Bloomington residents by developing programs, services, and partnerships with public and private organizations to preserve community character, promote affordable housing and encourage neighborhood vitality." The department is divided into housing and neighborhood divisions. The neighborhood development program oversees

enforcement of the municipal code, rental occupancy, and provides forums for the empowerment of neighborhood-based associations.

HAND's housing division oversees the disbursement of federal funding to direct recipients through in-house programming, and secondarily through partnerships with Community Housing Development Organizations (CHDO's) and social service agencies. HAND gives technical assistance to recipients of CDBG and HOME funds and coordinates development activities with other city departments and implements projects approved in the annual action plan. It also supports the Bloomington Housing Authority in the implementation of its planning strategy. The Department directs the following activities for the City of Bloomington.

- Assesses unmet needs for affordable housing production
- Establishes policy priorities for making investments in affordable housing and neighborhood development in the City of Bloomington
- Creates a coordinated delivery system for using the technical and financial resources- including HOME and Community Development Block Grant (CDBG) funds to meet the needs of low and moderate income residents.

The HAND Department utilized a number of government as well as privately sponsored studies of the area in the compilation of Con Plan information. The documents consulted included a wide range of analysis of existing conditions produced over the past 4 years:

1. 2002 Growth Policy Plan- City of Bloomington Planning Department
2. 1999-2003 Housing Strategy- City of Bloomington Housing and Neighborhood Development Department
3. SCAN- Service Community Assessment of Needs 2003
4. Draft PHA Plan Year Plans for Fiscal Years 2005-2009- Bloomington Housing Authority
5. 2004 Continuum of Care- Region 10
6. 2000 Census Data and CHAS Data
7. The Bloomington Economy 2004- a report prepared for the Bloomington Economic Development Corporation
8. A Needs Assessment of Affordable Housing in Monroe County- South Central Community Action Program.
8. Indiana Household Survey 2003- Center for Urban Policy and the Environment

The network of housing and service providers in Bloomington is comprehensive and the city is known for its concern and activism in social issues. Several umbrella organizations have formed to assist in creating more efficient and effective allocation of resources, and to avoid duplication in programming. The Housing Network is a consortium of housing providers including those involved in permanent, transitional and emergency needs. The group is composed of representatives from such agencies as South Central Community Action Project, Habitat for Humanity, Bloomington Restorations, Inc., the Center for Behavioral Health, Middleway House, the Bloomington Public Housing Authority, Amethyst House and Shalom Center. It includes agencies whose

particular focus is specialized services for the elderly, substance abusers, youth, battered women and those with chronic mental health issues. The Housing Network regularly gathers data and writes the Continuum of Care Application for Region 10. Habitat for Humanity and the Salvation Army are key faith-based organizations making substantial contribution to both permanent and emergency housing in the Bloomington and are also members.

The annual “Homeward Bound” walk was founded and is sponsored by the Housing Network. This event attempts to raise community consciousness as well as funding for homeless issues in Bloomington. The Housing Network discusses the coordination of agency goals, shares information and plans events of common interest. Other active umbrella organizations are the United Way and the Monroe County Non-Profit Alliance. HAND actively works with two certified CHDOS to develop housing units for ownership, as well as working through its own home ownership and rehabilitation, and emergency repair programs.

HAND works closely with the Bloomington Urban Enterprise Association to address economic development issues. In 2001 the boundaries of the zone expanded to annex several neighborhoods profiled as low-moderate income. These areas are also targeted by HAND for infrastructure upgrades and revitalization activity. The new boundaries of the Urban Enterprise Zone overlay the geographic allocation areas described in the Con-Plan. The BUEA is now staffed by HAND which allows closer coordination of economic development initiatives. Bloomington Economic Development Council (BEDC) also works closely with the city and funded the report titled “The Bloomington Economy 2004” on which many of the Con-Plan statistics are based.

In order to survey the needs of the community, HAND conducted 5 Focus Groups and 19 Key Informant Interviews. While Focus Groups assembled a large group of people to address a general community need, Key Informant session were designed to concentrate on a specific issue and were usually no larger than four people. As an example, HAND’s earliest Focus Group was concerned with owner-occupied affordable housing. HAND held a Key Informant Interview with the Director of a youth center. In summary, over one hundred people participated in the interview process.

Citizen Participation (91.200 (b))

1. Provide a summary of citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may included as additional files within the CPMP Tool.

Response:

The Housing and Neighborhood Development Department conducted a series of outreach efforts from late January until November 2004, encompassing eleven months of activity. The Department developed a comprehensive plan to evaluate public opinion regarding the adequacy of current social service provisions and the disbursement of federal funding. Formats included Focus Groups on global topics such as homelessness and homeownership, Key Informant interviews regarding specific issues such as the elderly and substance abuse. Over 100 people participated in the interviews. Two written surveys were distributed, one for agencies and another for direct recipients.

Existing Data and Consultation

In researching the public participation phase, staff sought the advice of two consultants. Scott Hutchinson, Director of Membership for Phi Delta Kappa International and former staff member of the City of Bloomington Community and Family Resources Department and the IACED, assisted with the development of the meeting format. Barry Lessow, recently named Executive Director of the Monroe County United Way and an author of the SCAN study, helped craft questions. These questions were tailored to elicit wide-ranging responses in the Focus Groups. The goal was to allow participants to assess conditions in the community without focusing on simple self-interest.

Surveys

Staff conducted two surveys by questionnaire. The first survey initiated the public participation period in February of 2004. It was sent to agency representatives and “community leaders,” including social service providers, businesses, financial institutions, and realtors, etc. Of 473 surveys, 73 were returned, a response rate of 15.3%. Recipients were asked to respond to a series of questions concerning : the Quality of the Housing Inventory, Affordability, Special Needs Housing, Social Services, Fair Housing and Community Development. The answers document the perception of community need. Using a Likert format, respondents selected from a continuum of replies from strongly agree to strongly disagree.

A second survey was made available to residents of the Bloomington Housing Authority and Section 8 properties at the office of the Housing Authority. This point of service survey was discretionary and focused on the use of programs by respondents. Twenty six surveys were returned. Questions ranged from duration of stay in public housing, length of wait for housing, homelessness and participation in self- sufficiency programs. The survey tracked the activities of the very low income in Bloomington.

Focus Groups and Key Informants

HAND performed an intensive round of interviews starting in early June and ending in January of 2005. Subjects were divided into Focus Groups and Key Informant sessions. Focus Groups were conducted on five major topics: Owner Occupied Housing, Affordable Rental Housing, Social Services, Homeless Services, and Economic Development. Agencies were invited to the meeting appropriate to their particular mission, but it was made clear that they were welcome to attend any session in which

they wished to comment. The events were publicized by formal legal notice as well as a four inch commercial advertisement published in the Herald Times. Another general article about the Con Plan appeared in the local Not-for-Profit Alliance electronic newsletter which is distributed to most non-profits in our area.

Staff began each Focus Group with a power point presentation describing how Community Development Block Grants and HOME grants have been used historically in Bloomington. It also outlined the ongoing process of writing the 2005 Con Plan, including notification that another round of public input would be solicited when a draft of the plan was available in February 2005. Each Focus Group was directed to respond to five basic questions. Their answers provided an overview of the needs relating to that particular social issue: including what resources were currently being expended from what sources and partnerships, what programs were considered successful, and what major challenges were anticipated over the next 5 years. The questions were developed with the assistance of a respected local consultant who had recently worked on the community needs assessment report (SCAN). Focus Groups were conducted on neutral or familiar ground in neighborhoods where community services organizations are active. Staff held meetings at a neighborhood church near the Community Kitchen, SSCAP offices, an adult community center and a neighborhood center. Key Informant interviews were either conducted at point of service, where recipients might be included, or in the offices of Housing and Neighborhood Development.

Although the Focus Groups assembled many agencies to address general topics, staff intended Key Informant Sessions to target specific issues like elder care and substance abuse. These interviews were usually one-on-one but occasionally several people attended. Staff also prioritized interviews with direct recipients. Staff attended a Shalom Center lunch and visited with patients at Hoosier House, a transitional housing facility run by the Center for Behavioral Health. Other Key Informant sessions included domestic violence, youth services, AIDS victims services, and job creation. In these sessions, HAND attempted to provide similar overview questions concentrating on the identification of gaps in services and projected needs.

HAND staff made several efforts to survey the experiences of direct recipients. Staff visited Shalom Center, an agency that provides free hot meals in downtown Bloomington, in order to talk directly to those who use the emergency meal program. Most of those interviewed were also receiving assistance for other housing or medical needs. Staff conducted a Key Informant Session at the Center for Behavioral Health including a group of five current and former patients at the Center. Representatives of the Bloomington Housing Authority administration also encouraged residents to attend the Social Services Focus Group. Finally a questionnaire was made available in the offices of the Housing Authority where residents come to pay their bills.

The following table summarizes the effort to solicit input for the 2005-2010 Con Plan.

Session	Topic/focus	Agency	date	Place
Focus Group	Owner	Multiple	6/23/04	Banneker

	Occupied Housing			Community Center
Focus Group	Rental Housing	Multiple	6/28/04	South Central Community Action Project
Focus Group	Social Services	Multiple	7/13/04	Bloomington Adult Community Center
Focus Group	Homeless Services	Multiple	7/29/04	McDoel Baptist Church
Focus Group	Economic Development	Multiple	8/10/04	Showers City Hall
Key Informant	Women's shelter	MiddleWay	7/27/04	Middle Way Offices
Key Informant	Substance abuse	Amethyst House	8/10/04	On site
Key Informant	AIDs issues	Positive Link	8/18/04	On site
Key Informant	Youth issues	Rhino's	7/27/04	HAND offices
Key Informant	Youth issues	Stepping Stones	7/28/04	HAND offices
Key Informant	Economic Development	Workforce Development	7/28/04	Hand Offices
Key Informant	Economic Development	Mayor's Office	8/03/04	On site
Key Informant	Housing	Housing Network	7/08/04	Showers City Hall
Key Informant	Historic Preservation	Historic Commission	8/12/04	Showers City Hall
Key Informant	general	City Council	6/03/04 6/04/04	Showers City Hall
Key Informant	Mental health	Center for Behavioral Health	10/4/04	On site
Key Informant	Emergency Food	Shalom Center	7/30/04	On site
Key Informant	Subsidized Housing	Bloomington Housing Authority	1/18/05	On site
Key Informant	General	Mayor	9/13/04	Mayor's Office
Key Informant	Elderly	Area 10	9/08/04	On site
Key Informant	Education	Ivy Tech	12/08/04	On site
Key Informant	Latino	CAFR	1/13/05	Showers City Hall
Key Informant	Education/ Youth	MCCSC	11/30/04	MCCSC Administration Building

Topic	Comment
Challenges	Amount of construction happening creates a shortage of good contractors which drove up the price.
Challenges	Communicating with people and tell them what is available.
Challenges	Credit issues for applicants.
Challenges	HELPS – Programs are quite different.
Challenges	Lead paint is an issue – restricts where we work.
Challenges	More rehab you do, the more you drive the prices up.
Challenges	Neighborhood associations could play a role in information dissemination.
Challenges	People asking too much \$\$ for houses.
Challenges	Problems with utilities if house is not hooked up to a sewer or if it is inadequate.
Challenges	Requirements for rehab – wiring, plumbing, foundation – no \$ for \$ on after rehab appraisal.
Challenges	Sidewalks are an issue where there were no sidewalks before – especially with storm and with limits of subsidy from HAND.
Challenges	Subsidize gap between asking and value.
Challenges	\$350K homes being built & \$2,000/month rent all for IU.
Challenges	Create an ordinance that would add low income to the current discrimination ordinance.
Challenges	Credit is a problem. The credit check and credit history is a serious problem.
Challenges	IU
Challenges	Landlords need a tax break if they will rent to Section 8.
Challenges	More first floor apartments are not necessarily full accessible, but merely ground floor.
Challenges	More ground floor units would be good for a variety of reasons – such as children.
Challenges	No restriction on deposit a problem. Getting together a deposit and one months rent is a problem.
Challenges	The City is run by IU; whatever they want, they get.
Challenges	Housing for seniors that is not part of housing for substance abusers or disabled. It is inappropriate to house them together and may endanger seniors by proximity.
Challenges	New construction low-mod units have higher rents and no services or transportation for elderly. Section 42 rents are set for \$38,000 or AMI.
Challenges	Section 8 targets families and not the elderly.
Challenges	Transportation – rural transportation
Challenges	Funding for programs. Need a new facility. Desperately looking for a new place. Need more room for

	programming.
Challenges	Business – challenge of getting employees with a good work ethic.
Challenges	Businesses – level of education for their workforce is important. But they are so leanly staffed that getting the staff to training is difficult.
Challenges	Student – company needs to recognize that the staff needs the time to train.
Challenges	Adequate funding for social services/education/health care
Challenges	Affordable housing – there is limited inexpensive housing
Challenges	Better coordination of funding
Challenges	Decent salaries – jobs with good wages
Challenges	Developing a continuum of care to help pull resources together
Challenges	Figuring out how to keep resources in Bloomington
Challenges	Abilities Unlimited not having adequate funding from United Way.
Challenges	Aging population – going to have to expand services to aging.
Challenges	Arts need help.
Challenges	CAPE Grants are drying up and funds to sustain programs developed under this grant are not there. Services will likely go away.
Challenges	Fund base shrinking – drives more people to NFP sector to pick up slack.
Challenges	Health care
Challenges	Latino population – on-going needs of Latino population. We have people here and they have needs, but we can't serve them.
Challenges	Affordable housing – rentals
Challenges	Community attracts community of people who require services
Challenges	GPP issues are similar
Challenges	Higher paying jobs
Challenges	How to manage explosion of rentals
Challenges	Increased traffic
Challenges	Infrastructure (sidewalks)
Challenges	Jobs, entry level – but no range lack of manufacturing jobs
Challenges	Mobility of certain populations by income, balance of core residential neighborhoods, owner/rental
Challenges	Parking issues, don't have enough, don't use existing spaces

Challenges	Philosophic extremism as it plays out politically
Challenges	Sharing resources
Challenges	Students off campus
Challenges	Transportation
Challenges	Transportation
Challenges	Unintended consequences of growth
Challenges	Widening socio-economic GAP – contrasting housing extremes
Challenges	A lot of rental housing that is under maintained. Those rentals may be in a new kind of need – opportunity to spend \$ and direct those houses to affordable homeownership opportunities.
Challenges	Affordable housing
Challenges	Transportation
Challenges	Way to help low-income have adequate transportation system. Can they function with one or now car so they don't have to spend \$ on gas or upkeep
Challenges	Traditional manufacturing moving or down sizing. Need to look at what other job clusters Bloomington can benefit from. Need to attract new industries.
Challenges	<p>“What is the City going to make you do?”</p> <ul style="list-style-type: none"> • Help people with off street parking • Help with affordable housing in downtown • Transportation – trolly
Challenges	Affordable housing – people can't afford to live here. People who work here don't live here, but most want to live close to where they work.
Challenges	Maintain a downtown focus – access such as exists from I-69 or parking needs
Challenges	Need office space as well as retail space – have a balance between the two, have places where you can walk such as the grocery store, etc.
Challenges	Reuse – cost to remediate property – good locations but tough to develop without assistance
Challenges	South Walnut needs help
Challenges	Aging infrastructure
Challenges	Assistance with sewer hook-on fees
Challenges	Changes the stigma associated with Section 8
Challenges	Controversy between providers on homeless statistics

Challenges	Cost of housing compared to wages
Challenges	Displacement from evictions (LSO)
Challenges	Environmental clean up in NW quadrant
Challenges	Landlords, burden of inspections & maintenance problems
Challenges	Life skills assistance
Challenges	Maintain OOR and improve rental rehab – also special needs housing
Challenges	More funding for public service agencies
Challenges	Need a non-profit to develop emergency family shelter
Challenges	Need an E.H.R. and HMAL program for county
Challenges	Need for rental deposit money
Challenges	Need more places that are affordable to people at 30% AMI
Challenges	Section 8 waiting list closed
Challenges	Sewer completion in Broadview and annexed areas
Challenges	Street improvements in NW quadrant
Challenges	Underemployment – better pay for one position
Challenges	Workforce scholarships tied to new industries
Challenges	Affordable land where there is transportation
Challenges	Environmental problems on affordable land
Challenges	Gap when individuals/families move past homelessness but not ready to go out on own.
Challenges	Lack of available land for affordable housing projects
Challenges	Lack of family emergency shelter
Challenges	Making sure all of the players are at the table like IU or the township trustees
Challenges	Money and time
Challenges	People who do not meet the HUD definition of homelessness are very difficult to place
Challenges	Prescription drugs for low income people
Challenges	Rent/security deposits
Challenges	Services and funding for those who are more difficult to place – need to look past housing to support services
Challenges	Should Housing Network be a 501 (c) 3
Challenges	Soft costs are very high on large construction projects

Challenges	Truly affordable housing
Challenges	Completion of downtown plan
Challenges	Development pressures downtown causes speculators to hold building vacant
Challenges	Educating downtown building owners to preserve
Challenges	Knowledge of IU plans
Challenges	Lack of incentives to preserve
Challenges	Making low-mod ownership reasonable in historic buildings, providing maintenance for them.
Challenges	Return vacant rents to homeownership
Challenges	Review property tax structure
Challenges	Better schools – drop out rate is still too high.
Challenges	Economy changes so quickly.
Challenges	Education is not keeping pace. Need a ready workforce.
Challenges	Need available land or buildings for businesses.
Challenges	Ramp up education to prepare people to get available jobs.
Challenges	Use of technology --- no traditional jobs and displaced workers are of an age that they need to work.
Challenges	Language barrier – looking for housing, no information is in Spanish that tells them where to go. When something breaks, they do not know how to complain. Need the following in Spanish: → How to get housing → Contract information → Emergency needs/repairs → What documentation they need to get a place to live.
Challenges	Latinos are not able to get loans and cannot buy a house because of their undocumented status. Check with Ricardo Gambit of City of Indianapolis.
Challenges	Over-occupancy issues – sharing because they don't know the rules and it is less expensive.
Challenges	People are taken advantage of because landlords are not very honest.
Challenges	Construction management plays a big role: 1) Grant administration side; and 2) Construction side. Must have control over the contractor or construction.
Challenges	High staff turnover in NFP – constantly trying to build capacity is truly building capacity of key individuals. Turn over loses capacity.
Challenges	Lack of available land and the cost of what land is available. Most of the core neighborhoods are built out.

Challenges	Lack of land for small multi-family unit projects – 4 – 6 units. Affordable to whom? 30%, 50%, 60% and up. Incredible barriers to serve this population gap between serving 1 person at or below 30% or 2 people at 60% -- the economics of it doesn't work without a deep subsidy. Capacity of non-profits is important and there is not enough financial capacity to build too many units – and those need working capital.
Challenges	Non-Profit builders need to make \$ on these deals so they can have the capacity to do future work. Less incentive for private developers to do it because the regulations keep getting tighter and tighter.
Challenges	Child care
Challenges	Cost of available vacant land
Challenges	Health insurance
Challenges	Lack of housing development partners (very limited)
Challenges	Transportation
Challenges	Underemployment (people having to have 2 or more jobs)
Challenges	Homeless kids – students not living with their families. Kids kicked out or who ran away because they don't want to live with their parents.
Challenges	People who are unemployed or underemployed – need entry level jobs – need childcare and transportation. Not enough day care vouchers.
Challenges	Section 8 – reassessment of fair market rents –consequently some people had to move.
Challenges	Single parent – eviction/move around w/ new boyfriend/moving to avoid trouble. Most of it is housing related. Housing cost is inflated and falls hardest on low-income people
Challenges	Transient population is a big problem. Don't make connections at school and don't get the support they need. They have big gaps in their education. Child stress – want to be liked and settled before they can tune into their education. Fairview has a 50% transiency rate.
Challenges	TRANSPORTATION – need to put \$\$ into city bus system and provide free transportation for certain ages. Need a MCCSC sweeper bus that follows behind the regular transportation system and deals with the difficult things. Need transportation for after school activities. If they kids parents can't provide it, they can't participate.
Challenges	Transportation – size of the county doesn't help. Kids spend a lot of time on the school bus and it makes it difficult to get into town for services.
Challenges	Lack of senior market in the downtown (preliminary data from downtown plan)
Challenges	Transportation – mass transit effectiveness is problematic because of City's post annexation policies.

	Long routes, indirect routes, lack of east-west connectivity.
Challenges	Zoning that helps affordable housing, but doesn't discriminate against student rentals.
Challenges	Clients need to live close to medical services.
Challenges	Clients with HIV/AIDS and mental illness or substance dependency.
Challenges	HOPWA grant (\$55,000) for long term, also need short term shelter (less than 10 are served locally) covers all 6 counties, 136 clients in the last 3 months. There has been a surge and now 10-11 people without housing.
Challenges	Many clients cannot work because of illness, but they must leave shelters in the morning.
Challenges	Medicines usually supported by Medicaid and ICCHI one year residential requirement without credentials.
Challenges	Need for more affordable housing that actually provides shelter.
Challenges	Seeing start of Latino positives.
Challenges	There is a need for transitional housing – at any one time there are 6 HIV/AIDS people unable to find housing.
Challenges	Aging infrastructure
Challenges	Diversity of opinion
Challenges	Hard to create consensus
Challenges	Housing growth
Challenges	No clear community vision or consensus
Challenges	Social service provision
Challenges	Traffic flow
Challenges	Water quality projects
Challenges	Educational attainment – need certification, associates degree, right mix of education. IVY tech has associates degree for life sciences.
Challenges	Skill development
Challenges	Competing for new investment – cash flow is an issue. Venture capital is not as readily available in Bloomington.
Challenges	Infrastructure – need improved infrastructure in the downtown.
Challenges	Ready workforce – types of employers we are targeting need a ready workforce with specific skills. IVY Tech is doing bio-tech program and so is IU. Cook puts their employers through a six month training.

Challenges	Running out of certain types of available space.
Challenges	Coordinating the efforts between the University and the community to come up with a vision of what the community should look like. Need a body that is organized and on the same page. Need a community vision.
Challenges	Need to be proactive with IU because it has a lot of potential and could go to other markets such as Indy.
Challenges	Need to do a better job of making the city attractive.
Challenges	Need to get the Growth Policy Plan in place.
Challenges	Transportation and affordable housing. Getting people to and from work.
Challenges	After you get work – people expect 1 st months rent and deposit. No help with deposits or if you get assistance it takes so long the apartment is gone.
Challenges	Assistance programs have too many barriers
Challenges	Back Street Mission forces religion or you have to leave.
Challenges	Credit standards are so high – SSI can't afford a decent place
Challenges	Harassment by police if you are sleeping on the streets. Or if you gather.
Challenges	Health care is an issues. Can't afford medication or major medical procedures
Challenges	Homeless who work 2 nd or 3 rd shift have a hard time because there is no shelter for the day time
Challenges	If your credit isn't good, you can't get a place to live in Bloomington
Challenges	Loss of custody of kids if you are homeless.
Challenges	One 1 shelter that will take women who are not victims of domestic violence – Martha's House
Challenges	Section 8 waiting list is so long. It is really hard to get Section 8. A lot of hoops. Seems like they are trying to keep the homeless, homeless
Challenges	Shelter only allows you a certain amount of time. Maximum is 90 days which is not enough time to get the \$ together to pay for housing
Challenges	Treated like less than a person if you are homeless
Challenges	Utility expenses are a problem.
Challenges	Working for low wages
Challenges	Schools need to be more involved with youth – who may not be involved in athletics or music.
Challenges	Teens without support – such as former foster kids – don't have \$ for a security deposit. Foster kids program – Prep program – doesn't work well. It is punitive. Creates “coach surfers”
Challenges	Work is sometimes difficult – especially for the younger kids without transportation. Need more

	apprenticeships. Temporary employment agency for kids.
Challenges	ADA issues
Challenges	End of life care – Hospice Care <ul style="list-style-type: none"> • Remain home • Support services • Transitions/access community resources • Assistance for life expectancy of 1 -2 years – prior to Hospice care
Challenges	Facilities for aging – in terms of affordable assisted living
Challenges	Few Medicaid/medicare facilities
Challenges	Finding staff – low end of the pay scale
Challenges	Food – a lot of hungry people
Challenges	Future of people – aging in general
Challenges	Growth of Spanish speaking clients – finding staff to assist them.
Challenges	Health care
Challenges	Homelessness
Challenges	Housing for moderate income
Challenges	Major up keep of existing facilities
Challenges	Medical diagnosis that may need psychiatric care
Challenges	Modifications for people with limitations
Challenges	Need for space – admin space, storage
Challenges	Psychiatric care
Challenges	Transportation issues <ul style="list-style-type: none"> • Limitations of bus lines • Rural transit • No easily accessible
Challenges	Economic development programs running under capitalized. Need more capital, but the businesses make it because they are a program not only a business
Challenges	Need space for clients who may or may not live with them – ie for their legal services program
Challenges	New shelter – current one is too small – have to turn people away because they can’t climb stairs and there is only one bedroom downstairs

Challenges	No space in shelter where children can play indoors
Challenges	Rise – not enough program space so competition for community room is stiff.
Challenges	AA Community in town is very active and supportive & they help with getting a job or a place to live.
Challenges	Affordable housing – trouble finding it. Often because of credit issues or time at employment.
Challenges	Amethyst both women & men's housing is on a bus line. Public transportation in key. Also, they are downtown so walking is possible.
Challenges	Amethyst clients are usually uninsured. Addictions cause some physical problems which can go untreated. Refer to CHAP. Prescriptions are very expensive.
Challenges	Income is an issue for a lot of women. 70% get permanent housing.
Challenges	Managing their money is also a problem. Work with clients on budget management.
Challenges	Relapse rate is about 30%. Small % of addicts who make it into treatment.
Challenges	Women & relationships or income. Men & reoccurrence of additions, mental health issues, income. 2/3 leave successfully.
Employment	Need job placement and other services for felons.
Existing Resources	Other grants available?
Existing Resources	Townships in County could be accessed
Existing Resources	BRI
Existing Resources	Designation/advocacy/funds
Existing Resources	HPF Grants through State
Existing Resources	Federal funding (CDBG & HOME)
Family Shelter	City & United Way should call a forum to initiate interim solution to lack of family shelter.
Family Shelter	Lack of family shelter – families are becoming a greater % of homeless population.
Funding	More money needed for prevention – prevent people from being evicted.
Funding	More money needed for social services rather than physical improvements.
Funding	More money needs to be allocated to existing shelter.
Funding	Need funds to help people pay for security deposits. Can the City help with this?
Health Care	Need to increase health care capacity.
Housing	Lack of income based/subsidized housing
Housing	Lack of single room occupancy housing
Impressions	A lot of housing being improved – may be difficult to assess price.

Impressions	A lot of housing that needs rehabilitation that have foundation or structural problems.
Impressions	Affordability in core neighborhoods – rapid increase in price.
Impressions	Changes are having very rapidly. Must be monitored over time.
Impressions	How much are the prices going up?
Impressions	People don't access programs because of fear – fear of cost – fear of government.
Impressions	Problem with gentrification – not really.
Impressions	Properties that IU owns. They don't really want to be in that business – may be a shift in policy. Need to reach out to University to sift to OO from rental.
Impressions	Rental housing come on line may drive housing prices down.
Impressions	Rental prices going down because of competition.
Impressions	Bathrooms moldy and repairs not made in a workman like way.
Impressions	Bloomington is the least affordable in the state.
Impressions	Downtown housing for students is in an area where there are services for low income. This pushes low income housing farther away from services.
Impressions	Fair market rent way over HUD rent limit so Section 8 is too low for those landlords.
Impressions	Geared toward students and not low income.
Impressions	Hard if you are a mom with children.
Impressions	Have seen affordable housing removed and replaced with more expensive housing. Like mobile homes being removed and replaced with condos going in for people with more money.
Impressions	It is embarrassing to bring up Section 8 issue.
Impressions	Landlords having stereotypes in their heads about Section 8 tenants.
Impressions	Landlords not wanting to take Section 8 tenants.
Impressions	Large units are hard to find if you are not a group of students.
Impressions	Low income housing stock going away.
Impressions	Need to educate landlords about who these folks really are.
Impressions	Rent is too high.
Impressions	Units that are for low income folks are not built to a high enough standard. This is true for existing and new construction. Bad floors, holes and dry wall not patched properly.
Multi-faceted issues	Need to address simultaneously housing, job training, childcare, transportation, etc.
Needs	Collaboration between gov't and university

Needs	Coordination of Planning between departments/commissions
Next 5 years	Properties on sale and the competition with new rentals – hoping prices more affordable for people to buy as OO.
Next 5 years	Rehab of dilapidated houses for homebuyers.
Next 5 years	30 – 50% AMI really need the subsidy.
Next 5 years	4 bedroom houses/apartments hard to find. 2 – 3 families a month need them from CAP alone.
Next 5 years	Address stigma of Section 8 housing.
Next 5 years	Affordable housing located on bus route.
Next 5 years	Affordable housing look better.
Next 5 years	Affordable housing near services like stores or pharmacy.
Next 5 years	BHA not taking applications for 1 bedroom. Need more units.
Next 5 years	Change image of “The Hill.”
Next 5 years	Create program that provides incentives to good tenants – 1) training for tenants; and 2) create a house keeping service.
Next 5 years	Disburse affordable housing in all developments.
Next 5 years	Diverse communities are necessary – mixed incomes.
Next 5 years	Elderly housing hard to find – one level with washer and dryer.
Next 5 years	Eliminate stigma of affordable housing.
Next 5 years	Keeping people in the unit once they get in – need help w/ housing keeping services & child care services.
Next 5 years	Kids coming out of foster care are not being provided housing.
Next 5 years	Mixed development where young people can help provide services to elderly. 1) provides jobs; and 2) helps elderly stay in unit.
Next 5 years	Need more affordable housing across the board – 1 bedroom to 4 bedroom.
Next 5 years	Need to think about affordable housing with no subsidy.
Next 5 years	New development must require an affordable component ~ 20%.
Next 5 years	No good park near BHA. (Patrol by BPD.)
Next 5 years	No mold.
Next 5 years	Payment standards for rentals through Section 8 way too low.
Next 5 years	Really need 4 & 5 bedroom houses.
Next 5 years	Rent control.

Next 5 years	Repairs on rental units can create hardship on providers.
Next 5 Years	Housing in fringe, where there is currently no funding for repairs – particularly for trailers. Substandard housing increases here.
Next 5 Years	No low income assisted living facility here because of lack of funding, concentration of units are more cost effective.
Next 5 years	A better space where there is space for the kids to work on things.
Next 5 years	Crestmont needs something desperately for the youth. Transportation to Rhino's.
Next 5 years	Need to get services for kids involved in meth. Not usually local kids. They took over People's Park. It is an epidemic.
Next 5 Years	Increasing student activities
Next 5 Years	Promoting civic engagement – service learning, volunteerism, encouragement for students and allowing time for employees to volunteer.
Next 5 years	Complete satisfaction of community needs <ul style="list-style-type: none"> • More youth services • More older adult services (health care) • Low income
Next 5 years	Development of "Stepping Stones"
Next 5 years	Mayor/City Council plan for 5 years (vision) <ul style="list-style-type: none"> • Funding • Employment • Policy
Next 5 years	More Bike/Ped paths so they are connected
Next 5 years	No underemployment
Next 5 Years	Address income gap – wages are too low
Next 5 Years	School should feed everyone free breakfast. A good breakfast is important for kids to pay attention.
Next 5 Years	Transportation is a big issue. People don't have a way to get around.
Next 5 years	Address issues of young people in a coordinated way or expand
Next 5 years	Affordable childcare, expansion of childcare
Next 5 years	Free text books K-12
Next 5 years	Need for services to low income recent immigrants

Next 5 years	Quality health care should be readily accessible and affordable. Insurance should be available to all.
Next 5 years	Restore core rentals to homeowners
Next 5 years	Affordable housing
Next 5 years	Transportation
Next 5 years	Youth services – trades people mentoring program – teach kids skilled labor in the summer and give them summer employment
Next 5 Years	Broadband expansion – businesses need to have access
Next 5 Years	Look at other clusters that already exist in Bloomington and how to market that.
Next 5 Years	What are the affects of I-69
Next 5 years	Allocation process – fund at a level where they can do the project
Next 5 years	Assist parks – quality of life
Next 5 years	Convene groups to help entities form partnership or share resources
Next 5 years	Help make partnerships easier – such as creation of a park – get in with CDBG and then give to neighborhood
Next 5 years	Improve areas such as Crestmont so it is a better investment for businesses or non-profits
Next 5 years	Infrastructure in core neighborhoods
Next 5 years	Partner with BUEA or other entities to give grants
Next 5 years	Redevelop/Develop affordable housing
Next 5 years	Affordable rental units – tie subsidy to income
Next 5 years	Continue to support non-profits increasing workforce opportunities
Next 5 years	Creation of emergency family shelter
Next 5 years	Deposit assistance for renters
Next 5 years	Don't allow Section 8 in HAND subsidized rental housing
Next 5 years	Facility repair for non-profits
Next 5 years	Financial fitness for all non-profits
Next 5 years	Increase homeownership opportunities
Next 5 years	Infrastructure improvements in Broadview
Next 5 years	Property maintenance code should incorporate lead risk assessment
Next 5 years	Subsidize housing to allow beginning level jobs to live in Bloomington
Next 5 years	Support neighborhood park facilities

Next 5 years	Tie abatement to low mod
Next 5 years	Funding from County/other townships
Next 5 years	Need a family shelter
Next 5 years	Stable funding source for shelter programs
Next 5 years	\$ from permits go to Housing Trust Fund
Next 5 years	Affordable housing as an economic development tool
Next 5 years	Connect walking trail to affordable housing
Next 5 years	Develop a housing resource center – maybe on-line – inventory of available housing and related services. Put it in a central location and make it easy to access
Next 5 years	Develop an affordable housing project using Brownfields money
Next 5 years	Mandate that a % of all new construction be affordable.
Next 5 years	More tax credits for 0-30% AMI projects
Next 5 years	Need to develop a plan to end homelessness
Next 5 years	Promotion of Earned Income Tax Credits
Next 5 years	Completing a plan or vision for Bloomington
Next 5 years	Encourage more homeowners to do preservation
Next 5 years	Prevent erosion of current laws
Next 5 years	Writing sub-area plans
Next 5 Years	Identify where employment growth should be located.
Next 5 Years	Investment in group without post high school education to encourage additional training.
Next 5 Years	Need to offer training to employers/employees.
Next 5 Years	Need to offer training to individuals
Next 5 Years	Small Business needs: → Assisted networking → Capital needs (banks have made efforts in this area) → Cost of real estate – cost of renting a place → Lack of 2,500 – 10,000 sq. ft. space.
Next 5 Years	Awareness campaign – both sides – what are the rules, procedures, etc.
Next 5 Years	More information available in Spanish.
Next 5 Years	Need one-on-one contact with someone they recognize from their community.

Next 5 Years	Opportunity to buy a home.
Next 5 Years	Be as flexible as possible within the regulations. Most NFP should target a lower AMI, but don't lock them in.
Next 5 Years	Develop partnerships between the City, the site developer and the project developer to possibly share in the cost of cleaning up a contaminated property. Possibly the City could pay for Phase 1.
Next 5 Years	Environmental clean up – depending upon what is there will determine whether the project can absorb it. You need to ask if there is value in remediation beyond making the project work. There is value in getting the property cleaned up. How much is the City willing to pay for that public good?
Next 5 Years	Look at rental carefully because it isn't always necessary to have a subsidized project with Section 8 because that doesn't increase the affordable units in the community.
Next 5 Years	Cradle to grave coordination of services
Next 5 Years	Family shelter
Next 5 Years	More affordable child care
Next 5 Years	More summer activities – need a variety. Waldron is a great program.
Next 5 Years	Must keep students in the same school for the school year. To do that, need to solve transportation issue.
Next 5 Years	
Next 5 Years	Multi-department, city-wide understanding of what is available. Coordination of departments.
Next 5 Years	Zoning incentives in ordinance for affordable housing
Next 5 Years	Transitional housing new facility close to hospital. Buy out three units of a 4 unit place. Contract out to Middle Way or Martha's House (\$30-40K project).
Next 5 years	Assessment of aging infrastructure
Next 5 years	Recognizing aging demographics
Next 5 years	Need to address under employment.
Next 5 years	Capital improvements on Rogers, South College and South Walnut Streets. Major renovation of the north side of Showers.
Next 5 years	Use CRED and CTP to revitalize the downtown.
Next 5 Years	Need to educate the public more about how to use HAND funds and the requirements. Need more information on subordination policy.
Next 5 Years	Needs to be an understanding of where Bloomington is headed. IU, City, County need to come together.
Next 5 Years	Zoning policy – clear definition of the Growth Policy Plan

Next 5 years	Capacity building within agencies – get better: <ul style="list-style-type: none"> • Training • Staff development • Students to help create policies and procedures • Build collaborative relationships • More efficient
Next 5 years	Childcare -- funding program
Next 5 years	Connect people to: <ul style="list-style-type: none"> • Neighbors • Schools
Next 5 years	Early childhood issues
Next 5 years	Family Community Center – larger , well staffed, center for families
Next 5 years	Group homes – houses people – no state funding
Next 5 years	Homelessness
Next 5 years	Identify people who are/were in jail – services needed – appropriate housing/independent living programs
Next 5 years	Identify people with mental health issues – screenings where children are
Next 5 years	Look at space issues – shared space
Next 5 years	Modernize public housing – AC, energy conservation, accessible units
Next 5 years	Need to identify children with learning disabilities – state does not address this
Next 5 years	Sick child care
Next 5 years	Stonebelt is losing funding for early childhood programs – Parent Aid programs
Next 5 years	Add economic opportunity – add a manufacturing program such as an incubator kitchen. Will create more jobs.
Next 5 years	City should be more aggressive buying up in-fill lots
Next 5 years	Expand housing option – homeownership is not for everyone. Living in a detached house feels vulnerable. Start co-op housing.
Next 5 years	Living wage to support people. Affordable health care or insurance.
Next 5 years	Add a work base component for the residential program.
Next 5 years	Enhance people’s understanding of addictions and what goes along with that. Won’t get a job or housing

	or services because they are addicts.
Next 5 years	Lack of services for youth addicts. Stats from Prevention Resource Center – no residential facility for youth addicts in the State. CBH has an outpatient adolescence program.
Next 5 years	Need a ¾ way house that would need to cash flow a small amount. Possibly purchase a building and use the upstairs for longer residential assistance.
Next 5 years	Need more space. Waiting lists for both programs. Men’s waiting list can be substantial.
Next 5 years	Treatment in the jail for people with addictions.
Other	BRI needs a construction project manager
Other	BRI needs to get larger, but that would require more administration \$\$\$. Need interim help.
Other	Technical assistance for LIHTC and Lease-Purchase.
Other	There needs to be affordable rental too.
Programs	CHAPS program has a 30-45 day waiting period.
Programs	Community Kitchen is good, but there are no meals on Sunday
Programs	Medicaid – is only available if you are pregnant or dying
Resources	Developer fees pay the affordable housing providers staff – still need operating funds from HAND.
Resources	Donations
Resources	HAND
Resources	Housing Trust Fund
Resources	IHFA
Resources	Landmark
Resources	NAP Credits
Resources	Assets for independence grant – OCS
Resources	Bus shelters at apartment complexes.
Resources	City inspections – need to be very hard on chipped or peeling paint.
Resources	Earned Income Tax Credit
Resources	Families help build rental housing like the habitat plan.
Resources	Make resources available to families if they find lead based paint – training on proper cleaning and maintenance.
Resources	Parks & Recreation – build parks
Resources	Promote more energy efficiency homes/units. Provides long-term savings.

Resources	Tax preparation services
Resources	Youth build – HUD grant for residents of BHA.
Resources	Board member resource, facility, equipment
Resources	Council approves appropriates and allocations for things such as sidewalks, cable franchise funds
Resources	CDBG
Resources	Employer assisted housing
Resources	Federal Home Loan Bank
Resources	HMIS Technical assistance
Resources	LIHTC
Resources	Need further outreach to faith community
Resources	Need IU, school system, IVY tech, County govt. at table
Resources	Need political leadership in a broad coalition to change community approach to affordable housing.
Resources	Public Works assistance
Resources	Outside grants
Resources	Private sector support, IVY Tech, Adult Basic Education, Dept. of Commerce, Workforce Development.
Resources	City will assist with transitional housing. Positive Link has no fundraising capabilities because they are part of the hospital.
Resources	Fannie Mae, SBA
Resources	BHA
Resources	Community Foundation
Resources	County
Resources	Donations
Resources	Emergency Home Repair program
Resources	NAP program
Resources	Other service providers
Resources	Start own business/solution for employment
Resources	State Dept of Health
Resources	United Way
Resources	Use other agencies resources for programming, ie. Wylie House, Historic Museum, WonderLab
Resources	Volunteer resources

Resources	CDBG, HOME, Jack Hopkins
Resources	Lots of ties to IU. Service Learning, Social Work, School of Ed., Law School.
Resources	Need funds and expertise – have a number of ideas for businesses, but need to know how to do it. Need \$ for consulting and marketing
Role	Encourage adaptive reuse that matches low-moderate income to a historic structure
Role	Encourage compatible development/adaptive infill
Role	Preservation of historic aspects of City
Role	Protect established neighborhoods in danger of being destroyed
Role	Protection against encroachment
Role	Protection of downtown
Role	Brining in community opinion
Role	Key financial players
Role	TIF, CDBG administration
Shelter	Need a “Wet Shelter” where addicts can get shelter. There is no detox center.
Shelter	Need low barrier shelter for adolescent population to get teens off the street.
Shelter	Shelters are full throughout the state, but there are vacancies at Martha’s House and Blgtn Township Shelter.
Sidebar	Enough affordable housing providers – existing could do more if there were enough contractors to turn projects quicker.
Sidebar	Relationship between active neighborhood association and vibrant neighborhood.
Sidebar	Allow folks to make a little bit more money before taking benefit away.
Tools	Must develop a plan – commitment – focus on goals
Tools	MWH rec’d funding from Jack Hopkins, Commerce, etc. Family Resources grant started economic development position. Funding is an on-going thing.
Tools	Need a model to follow – create one that works with a manual
Tools	Provide a workshop for non-profits discussing economic development opportunities.
Tools	Revenues to sustain the program
Tools	Seed \$ -- other \$ on special projects
Transportation	IU should think about how to utilize their resources to facilitate transportation/bus passes. Donate unused passes to homeless population.

Transportation	Transportation is a need. Trustees give bus passes.
Trends	Access to health care & transportation
Trends	Lack of volunteers – due to welfare, length of training, time commitment
Trends	Large amount of assisted living in our community
Trends	Less funding from federal/state – those who donated \$ dwindling – who is going to pick up the slack
Trends	People are living longer – come ill
Working well	BRI renovations cause a ripple effect when people not in program – neighbors renovate their houses.
Working well	BRI's relationship with HAND.
Working well	OOR and PR – a lot of people use those programs to help themselves.
Working Well	Don't have huge numbers of people with vouchers that cannot find housing.
Working Well	Middle Way & The Rise – 2 thumbs up.
Working Well	Section 8 not prohibitive. Allows for flexibility to earn more money without taking rental assistance away.
Working Well	Section 8 program is good. Allowed for education (college).
Working Well	Self-sufficiency escrow program match through BHA.
Working Well	HOME projects monitored by the State. IHFA. CDBG, FEMA 928.
Working Well	Letting young people decide the direction making the program a success. Radio program biggest program – 70 kids. Publication of newsletter – tackling some tough issues such as censorship.
Working Well	Rhino's programs – successful partnership.
Working Well	A lot of economic development support for companies – Linda Williamson.
Working Well	Articulations between institutions is working well.
Working Well	Continuing education programs
Working Well	Genuine interest in training employees
Working Well	Picnic with the Pops
Working Well	So many different opportunities for people in Bloomington; the arts, etc.
Working Well	Special programs such as the O'Bannon Institute
Working Well	Training consortium w/ several companies.
Working Well	Amenities for citizens
Working Well	BUEA programs such as the scholarships – range of opportunities
Working Well	Community and Family Resources Department – dept. focused on community needs
Working Well	Concerned and enlighten community

Working Well	Good Parks Dept. – Likes Rails to Trails
Working Well	HAND Dept.
Working Well	Housing rehab of core neighborhoods
Working Well	IU amenities
Working Well	Managing growth well now – needs to continue
Working Well	Preservation and renovation of People’s Park & Farmer’s market
Working Well	Big Brothers/Big Sisters – depends upon the people involved.
Working Well	Comparatively we have a lot of talent and skills, but the funding is lacking. Not enough resources.
Working Well	Food Bank
Working Well	MCUM does good work
Working Well	Activism, human resources are maximized
Working Well	CDBG – good citizen driven process. Non-profits are satisfied
Working Well	City government – citizen driven government – board and commissions – fiscal responsibility
Working Well	Downtown emphasis
Working Well	Educational opportunities are broad (IVY Tech – IU)
Working Well	Observers dynamic and responsive CDBG process
Working Well	Partnerships with housing providers
Working Well	Private investment in community
Working Well	Public library, CATS
Working Well	Recreational opportunities such as Twin Lakes
Working Well	Vibrancy may be based on narrow population of students, imbalance
Working Well	Fixing the sidewalks & streets in the west side neighborhoods
Working Well	Purchase-Rehab program is a positive thing. Façade program to help with historic homes.
Working Well	Economic development officials (BEDC) help a lot.
Working Well	Regional offices
Working Well	Tax restructuring – seeing a lot more companies doing expansion projects. Elimination of inventory tax helped a lot of companies.
Working Well	Indiana at Work – Educational attainment – unemployment low
Working Well	Middle Way House
Working Well	Municipal tools – CREED, UEA, TIF, Loan Fund, Tech Park

Working Well	Quality of life
Working Well	Tourism and Entertainment services (recreation)
Working Well	Availability of addictions counseling in community
Working Well	City's funding of social services (CDBG, Jack Hopkins)
Working Well	Conversion of rentals to owner-occupied
Working Well	Emergency meals
Working Well	Housing programs – only need tweaking
Working Well	SRO
Working Well	<ul style="list-style-type: none"> → Middle Way House → Backstreet Missions – <ul style="list-style-type: none"> ▪ Works for some ▪ Religious requirement a barrier
Working Well	Homeward Bound
Working Well	Housing network is one-stop shopping for people with housing issues
Working Well	Putting housing issues out in public in another way such as the list-serve
Working Well	Affordable housing that restores
Working Well	Designation
Working Well	Private owners who restore
Working Well	Single family zoning enforcement
Working Well	Churches w/ Latino services/ministries.
Working Well	Latino Family Resource Center
Working Well	Women's group for Latino women
Working Well	Floating subsidy is a great thing. A lot of time you develop for a certain level and then that buyer is hard to find.
Working Well	HAND helps the NFP & understands the issues. Relationships w/ NFP is a very positive thing. Blgtn is in pretty good shape – NIMBY is less of an issue here. BZA is helpful.
Working Well	HAND looks at the long-term viability of the project. You can build a house cheaply, but then they house may have issues later so they need more work. Need enough subsidy to make it work long term. Make sure there is plenty of subsidy so that you don't have to bail it out later on. Make sure it has a good margin. Operating reserves must be there.

Working Well	Accessibility of services
Working Well	Competency of social services
Working Well	Variety of services available
Working Well	Arts Camp – need summer programs for kids who don’t like sports. National Youth Sports Program is good. These programs help them expand their interests. Need creative play to be developed.
Working Well	Do a lot of coordinating with outside services – Boys & Girls, BB/BS. Big Brothers helps. The kids need a connection with someone and they provide that. They introduce kids to things and help them practice and get recognition. They need to expand. Need more men volunteers.
Working Well	Shortage of positive leisure programs for summer and afterschool. Transportation is always an issue for these programs.
Working Well	Ad hoc partnership between HAND and Planning. Board and Commissions have been pretty flexible for zoning – not as flexible for infrastructure. More cooperation from utilities.
Working Well	Middle Way transition to release
Working Well	Bike & ped.
Working Well	City government
Working Well	Coordination of town bus transit
Working Well	Farmer’s market
Working Well	HAND
Working Well	Management of grant money well formulated
Working Well	Non-profits
Working Well	Quality of public discussion
Working Well	Volunteerism
Working Well	Arts related projects – public art improvement. Sample is Philadelphia. Work in combination with BAAC.
Working Well	Certified Tech Park – application is in process.
Working Well	CRED Districts are working well – new investment in the area.
Working Well	Tax abatement program works well and has accomplished some good things.
Working Well	BEDC, Chamber (but need to coordinate better)
Working Well	Collaborative community – willing to help
Working Well	Good programs, good staff & transportation – just not enough resources

Working Well	HMAL program
Working Well	All programs are working well within the required parameters. Track women on self-sufficiency matrix – earned income increases, but they lose benefits so their overall financial situation goes down.
Working Well	Legal Advocacy program is a good program
Working Well	Mentoring program – federal grant to recruit young people to commit to 1 year to work with a child. Great improvement in school.
Working Well	On-scene advocacy programs, but the police hardly use it.
Working Well	Outreach to other counties
Working Well	The Rise – hardly ever meets the goal 90% -- but often meet 80% success.

HAND received 26 surveys from Housing Authority residents. The following are the results from the BHA survey:

Question 1: Have you ever experienced homelessness? 17 responded yes. Of those that said yes, the average time they were homeless was 11.25 months.

Question 2: How long did you wait for your current housing? The average was slightly over 14 months. When asked how long they have lived in their current location, the range was from ½ month to 84 months. The average was slightly over 14 months.

Question 3: When asked about using agency services, they were as follows – from most to least:

Salvation Army	19
Community Kitchen	14
Monroe County United Ministries	14
Center for Behavioral Health	13
Head Start	10
Planned Parenthood	9
Boys & Girls	8
Indiana Legal Services	8
Family Services Association	7
Middle Way House	7
Public Health Nursing	7
Girls, Inc.	6
Big Brothers/Big Sisters	4
Martha's House	4
Area 10	3
Catholic Services	3
Amethyst	2
Rhino's	2
<i>Other:</i>	
Crisis Pregnancy Center	1
SCCAP	1

Question 4: Rate the following issues from 1 – 5, with 1 being most important and 5 being least important: (Number of respondents per rating.)

Category	1	2	3	4	5
Education	16	1	1	0	3
Employment	16	2	1	0	4
Healthcare	15	2	1	3	3
Hunger	13	2	2	2	1
Childcare	12	1	3	0	6
Transportation	12	2	6	1	3
Legal Assistance	10	3	2	2	3
Youth Programs	9	4	2	2	2
Domestic Violence	7	2	4	1	4
Substance Abuse	6	0	2	1	10

Question 5: Have you ever participated in a self-sufficiency program? 12 responded yes. Programs listed include: Bloomington Housing Authority/Section 8, SCCAP, DFC.

Question 6: What one thing would you like to see happen in the next 5 years that would assist you and/or your family?

- For the people who are helping me or other families to stand by their word.
- Get my driver's license
- A new home that is affordable
- Habitat Home
- For myself to be employed at a good job and to save enough for a down payment on a home of my own.
- Finish school.
- Housing like public housing.
- A program that actually assists clients w/ financial resources and that the resources would not be penalized in other areas of deduction of housing assistance, food stamps, etc. People on fixed incomes can't be prepared for any emergencies or some months 1 more RX or food needs.
- Be off TANF, Section 8, and all assistance. Having my dream job.
- More family shelters for families.
- The lotto . . . I would like to have an office at Walnut Woods, so I can pay my rent on time.
- Getting a good job.
- Not to be given the run around by everyone just because you don't have health insurance. People need to quit down grading low-income families.
- Better housing, bigger units in low-income housing and more childcare programs.
- Affordable housing where I want to live on the west side of town.
- Get into my own home.
- I just need reliable transportation.

Demographics:

Of the 26 respondents who filled out demographic information: 20 were female head of households, none were Hispanic and the racial breakdown is 17 were white, 3 were Black/African American, 2 were American Indian/Alaskan Native, one was American Indian & Black and one was American Indian and white.

HAND sent out 473 surveys to a variety of social service providers, businesses, financial institutions, realtors, etc. and received 73 surveys back. This is a return rate of 15.4%. The respondents indicated they offer the following services:

Service	# of Responses	% of total
Advocacy/Education	20	22.2%
Affordable Housing provider	4	4.4%
Arts & Education	3	3.3%
Church	1	1.1%
Citizen	2	2.2%

Community Foundation	1	1.1%
Community Living asst.	1	1.1%
Construction Services (eng., materials)	2	2.2%
Day care	4	4.4%
Economic or community development	2	2.2%
Employment/training provider	3	3.3%
Environmental group	1	1.1%
Financial institution/lender	4	4.4%
Group home	2	2.2%
Health care provider	4	4.4%
Homeless shelter	1	1.1%
Lions club	1	1.1%
Local govt	4	4.4%
Non-profit community bookstore	1	1.1%
Property manager	4	4.4%
Realtor	2	2.2%
Retail	1	1.1%
Senior center	1	1.1%
Senior Housing provider	1	1.1%
Social Service provider	19	21.1%
Transitional housing	1	1.1%
Total	90	100.0%

Housing Inventory/Quality:

Question 2. "There is enough housing in this community to meet demand."

51.4% of the respondents either strongly agree or agree that there is enough housing in the community to meet demand. 31.9% either disagree or strongly disagree.

Question 3. "The housing stock in this community is in good condition."

34.7% of the respondents either strongly agree or agree, 37.5% neither agree or disagree, and 27.8% either strongly disagree or disagree.

Question 4. "My community needs to focus on adding housing through new construction."

13.9% of the respondents agree. None one checked strongly agree. 23.6% neither agree or disagree and 62.5% either strongly disagree or disagree.

Question 5. "My community needs to focus on improving housing through rehabilitation of existing structures."

75% either strongly agree or agree. 15.3% neither agree or disagree and the remainder either disagree or strongly disagree.

Question 6. "Homeowners in this community can generally afford to make minor housing repairs."

48.6% either strongly agree or agree. 30.6% neither agree or disagree.

Question 7. "Renters in this community can get landlords to make needed repairs."

36.1% of the respondents either agree or strongly agree. 30.6% neither agree or disagree and 33.3% either disagree or strongly disagree.

Question 8. On a scale of 1 – 5, how would you rate the quality of single family housing stock in this community?

Very good	4	5.6%
Good	20	28.2%
Satisfactory	33	46.5%
Poor	12	16.9%
Very poor	2	2.8%

Question 9. On a scale of 1 – 5, how would you rate the quality of multifamily housing stock in this community?

Very good	7	9.6%
Good	21	28.8%
Satisfactory	30	41.1%
Poor	13	17.8%
Very poor	2	2.7%

Affordability:

Question 10: “There is enough affordable single family housing in this community.”

78% either disagree or strongly disagree. Only 15% either agree or strongly agree.

Question 11: “There is enough affordable rental housing in this community.”

74% either disagree or strongly disagree. Only 17% either agree or strongly agree.

Question 12: “There is enough affordable housing for large families (family size more than 6).”

78% either disagree or strongly disagree. Only 5% either agree or strongly agree. 17% neither agree or disagree.

Question 13: In your opinion, which of the following housing types are needed most in your area?

Type of Housing	No. of Responses	% of Total
Single family housing	33	33%
Subsidized housing	27	27%
Transitional housing	14	14%
Emergency shelters	12	12%
Multifamily apartments	8	8%
Low-income housing	2	2%

Affordable housing for seniors	1	1%
Market driven units	1	1%
Non-subsidized reasonably priced single family/multifamily housing	1	1%
Smaller quality rentals	1	1%

Question 14: What is the greatest impediment to owning a home in your community?

Impediment	No. of Responses	% of Total
Affordability/cost too high	39	38%
Coming up with a down payment	21	20%
Condition of affordable housing	14	13%
Location of affordable housing	10	10%
Poor or inadequate credit history	11	10%
Lack of income stability	5	5%
Inability to get financing	3	3%
Financing costs too high	1	1%

Special Needs Housing:

Question 15: "The housing and related needs of people who are homeless are adequately served in this community."

63% of the respondents either disagreed or strongly disagreed. Only 17% either agreed or strongly agreed.

Question 16: "The housing and related needs of people with disabilities are adequately served in this community."

11% strongly disagreed, 44% disagreed, 23% neither agreed or disagreed, 21% agreed, and 1% strongly agreed.

Question 17: "The housing and related needs of people with developmental disabilities are adequately served in this community."

7% strongly disagreed, 34% disagreed, 30% neither agreed or disagreed, 28% agreed, and 1% strongly agreed.

Question 18: "The housing and related needs of people with severe and persistent mental illnesses are adequately served in this community."

45% either disagreed or strongly disagreed. 35% neither agreed or disagreed. 19% either agreed or strongly agreed.

Question 19: "The housing and related needs of the elderly are adequately served in this community."

4% strongly disagreed, 41% disagreed, 27% neither agreed or disagreed, 25% agreed and 3% strongly agreed.

Question 20: "The housing and related needs of people with HIV/AIDS are adequately served in this community."

4% strongly disagreed, 21% disagreed, 66% neither agreed or disagreed, 7% agreed and 1% strongly agreed.

Question 21: What is most needed in your community to meet the needs of persons who are homeless?

Needs	No. of Responses	% of Total
Housing information	5	5%
Transitional housing	26	24%
Operating subsidies for shelter	8	7%
Emergency shelters	12	11%
Supportive services	30	28%
Homeless prevention activities	22	20%
Placement in jobs before receiving services free	1	1%
Subsidized housing	1	1%
Education	1	1%
Alcohol & drug treatment	1	1%
Mental health help	1	1%

Question 22: For the special needs groups listed in the questions above, how can the housing and related needs be better met?

Responses:

- Help the family help them.
- There needs to be more emergency housing for women who do not meet the domestic violence criteria. There needs to be more group living situations for adults experiencing mental health and substance abuse.
- Emergency shelter and transitional housing while folks get on their feet.

- There is a backlog of people in the shelter-transitional housing “pipeline” for lack of supply in the permanent affordable housing for low & low-mod income groups. As a community expense, it costs more “to shelter” or “transition” than it does to “house.”
- Job training and other support to increase income.
- Focus on education, employment, transitional housing and other long-term solutions rather than short-term relief.
- Expansion of services such as Shalom offers.
- Homelessness need to be a higher priority.
- More support to help with long term problems. More funding for emergency shelter.
- Jobs – work for welfare benefits, those non-working families continue-cycle that needs to be broken.
- There needs to be a better transition from Section 8 & other public housing to private housing. WE have a system where working families immediately lose all benefits when they
- Creation of more shelters
- More educational support to allow for self-sufficiency.
- Support efforts of multiple groups in forming “homeless coalition” to identify and address homeless need.
- More public awareness of current services available. More in-home assistance.
- Several upgraded group homes. Safe subsidized apartments.
- Low cost or subsidized housing until affordable alternatives can be found.
- Rehab existing housing; offer property tax exemptions for affordable rental housing especially for HIV/AIDS, mentally handicapped, elderly and low-income families.
- Availability of information regarding what agencies use.
- Identification of who is in need and what their perception of their primary need is – a fund that is flexible in its application.
- I think it would be a good idea to have programs to help homeless people find roommates so they could share the cost of a house rather than trying to afford a house/apartment on their own.
- Reuse available homes to meet this need instead of tearing down homes.
- By adequately funding & support a homeless shelter and enough staff to provide support services to homeless individuals & families. We can’t let a homeless serving program collapse again.
- Determine the cause of homelessness and have a program(s) that combat these causes. Try to provide transitional housing in the interim.
- Group homes for mentally unstable persons. Group homes for single developmentally disabled.
- Rehabilitation services and opportunities like Options for Better Living and CBH.

- Support for agencies focusing upon such needs.
- Obviously it is important to create housing that meets various special needs populations without isolating them. Some solutions are fairly simple, larger doorways, lower cabinets, on site management, etc. But for some populations, lower cabinets, on site management, etc. They require more services on site to work with issues that come up and help to successfully resolve them. It is important that this social service support would be more than simply an advocate for a particular special needs issue, but would move beyond to dialogue. Too often we are satisfied when we have two opposing points of view. What needs to happen is a way to work through the issues that come up so that everyone is heard and hopefully a true community is developed. It would help if there were a number of service agencies sharing space and that they operated with the backing of the community. Another huge issue is transportation. A van provided by the apartment complex, for transport of residents with special needs could make life a good deal easier and more pleasant for many in our community.
- Make sure this population knows about these services – not word of mouth.
- Make housing available for all people that are rehabilitating their lives. Not having all resources dropped once they make income. If options are available, educate the individuals on options.

Social Services:

Question 23: Rank the following social service needs in order of how much they are needed in your community (1 being most needed and 5 being least needed).

Social Service Need	1	2	3	4	5
Health care (medicine/drugs)	31	23	7	5	2
Health care (office visits)	26	24	13	6	1
Emergency shelter	23	23	16	7	2
Child care assistance	22	26	16	5	0
Youth programs (ages 13-18)	21	18	17	10	2
Domestic violence assistance	20	19	21	8	1
Youth programs (ages 0-5)	20	15	19	14	0
Emergency food	19	20	19	8	5
Employment assistance	16	29	18	4	1
Education/technical training (ie. high school or GED)	16	25	20	6	0
Youth programs (ages 6-12)	14	19	20	14	1

Legal assistance	7	21	24	14	2
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Question 24: In your opinion, what are the three most important social service issues in our community?

Healthcare	24
Affordable housing	16
Shelter	16
Childcare	11
Education	10
Job training	10
Employment -- living wage	8
Hunger relief	8
Domestic violence & rape	7
Life skills training/Self-sufficiency	6
Substance abuse	5
Child abuse & neglect	4
Youth development program	4
Homelessness	3
Better bus service	2
Cooperative efforts among social service agencies	2
Parenting skills	2
Physical & developmental issues	2
Recognize the needs of elderly and do not group them with mentally ill or other groups. The needs of the elderly population are rapidly increasing.	2
Teen services	2
Building a network between assistance and self-sufficiency so that people (families) won't slide back to public assistance.	1
Case management services	1
Children moving between schools and getting behind	1
Children services	1
Emergency services	1
Family support services	1
Improvements on/expansion of the animal shelter	1
lack of emergency family housing	1
Legal assistance	1
Overcrowding at jail	1
Poverty	1
Single parent assistance	1
Stable employment -- non-seasonal	1

Study of jail time for minor offenses	1
Sustaining social service agencies with operating support.	1
Teen help with driver's ed	1
Transitional housing	1
Urban sprawl	1
Work release	1

Fair Housing:

Question 25: Is discrimination in housing a problem in this community based on (check all that apply):

Type of discrimination	No. of Responses	% of Total
Family size or type	22	32%
Disability	18	26%
I don't feel there is discrimination	7	10%
Race/ethnicity	7	10%
National origin	6	8%
Don't know	3	4%
Sex	2	3%
Financial	1	1%
I hope not	1	1%
Non-college students	1	1%
Past background	1	1%
Religion	1	1%
Sexual orientation	1	1%

Question 26: Are the following barriers to housing choice in your community (check all that apply)?

Barrier	No. of Responses	% of Total
Public transportation	26	23%
Cost of housing	24	21%
Lack of accessibility requirements for physically disabled	21	19%

Distance to employment	17	15%
Lack of knowledge about fair housing	16	14%
Age restricted housing	4	4%
Housing discrimination	4	4%
Lack of knowledge of fair housing regulation among landlords	1	1%

Question 27: Are the following lending activities a problem in your community?

Problem	No. of Responses	% of Total
Lenders charging excessively high rates for mortgages, refinancing and mobile home loans	10	15%
Lenders repeatedly inducing borrowers to refinance loans and charging high transaction fees	6	9%
Lenders selling sub-prime products to prime borrowers	3	4%
Lenders linking unnecessary products (ie. credit life insurance) to loans	10	15%
Lenders charging prepayment penalties	5	7%
Lack of knowledge about predatory lending practices	34	50%

Question 28: "Large families can obtain desirable housing in any area of my community."

21% strongly disagree, 50% disagree, 21% neither agree or disagree, 8% agree, and 0% strongly agree.

Question 29: "The elderly can obtain desirable housing in any area of my community."

6% strongly disagree, 47% disagree, 28% neither agree or disagree, 15% agree, and 4% strongly agree.

Question 30: "Persons with disabilities can obtain desirable housing in any area of my community."

10% strongly disagree, 39% disagree, 39% neither agree or disagree, 10% agree, 3% strongly agree.

Question 31: "The people in my community know that discrimination is prohibited in the sale and rental of housing, mortgage lending and advertising."

11% either disagree or strongly disagree. 31% neither agree or disagree, 42% agree and 15% strongly agree.

Question 32: "The people in my community know whom to contact when facing housing discrimination."

10% strongly disagree, 39% disagree, 28% neither agree or disagree, 17% agree and 7% strongly agree.

Most Important Housing Issues:

Affordability	37
Affordable rents	8
Public transportation access	8
Maintenance of student housing	6
Affordable financing (down payment)	5
Emergency housing for individuals/families	5
Accessibility	4
Having enough savings & credit history (education regarding . . .)	3
Irresponsible landlords	3
Safe, affordable housing	3
Sprawl, over-construction	3
Suitable family rentals being used for student rentals because of rent rates	3
Housing code inspectors poorly trained/poor enforcement	2
Housing conditions	2
Loss of single family to student rentals	2
Older homes that are falling apart or consumed by cockroaches	2
Predatory lending	2
Transitional housing	2
Access to services and support	1
Adequacy	1
Affordable assisted living for elderly and disabled	1
City Depts. give out different information	1
Condos do not have the same bldg. codes/fire prevention standards	1
Eastside/Westside contrast	1
Education	1
Enforcement of rental facility quality/upkeep	1
Housing for teen-age parents	1
Housing which meets minimum standards	1
In adequate income to meet the cost of home ownership	1
Increasing water, wastewater & sewer bills	1
Lack of City support for older neighborhoods	1
Lack of funds to remodel existing homes	1
Lack of good paying jobs	1
Lack of information on fair housing	1
Lack of knowledge between residents & landlords -- no clear	1

guidelines	
Lack of supply of permanent affordable housing	1
Maintenance of non-student housing	1
Maintenance of owner occupied housing	1
No motivation to move on or progress from public housing or section 8	1
Parks, grocery stores within walking distance	1
Race	1
Rehabilitation assistance for older or historic homes	1
Rehabilitation of our neighborhoods	1
Restrictions on remodeling -- too much red tape	1
Restrictive policies & low levels of assistance from most (not all) township trustees	1
Scattered site public housing	1
Seasonal jobs	1
Security deposit assistance for low-income families	1
Too many student apartments being built	1
Too many unqualified repairmen	1
Utility hook-up fees	1

Question 34: If you could change elements of existing housing policy, or a single housing program, what would you change, and why? Please explain.

- Staunch the drain on our county as an “attractor” county for social services by having restrictions on shelter services. Serve folks who have a reason to be here rather than those who move in with no family, no jobs, no prospects.
- Involve residents in planning.
- Insist that tax credit projects (Section 42) serve a lower income clientele than they currently do.
- Issues of student housing in family residential areas.
- 4 or more unrelated law.
- More uniform inspections of rental units.
- Make more, build more, fix up, salvage single family residences and provide assistance for families to purchase same.
- I'd allow teens who are working to qualify for housing programs. Too many teen moms are “kicked out” and don't have other housing options.
- Reclaim single family housing stock from “student ghettos.” Home ownership helps provide area stability and pride of place.
- I would change the way occupancy permits are issued. They are definitely discriminatory to certain property owners.
- Make core neighborhood houses available for purchase & rehab by families (give incentives to landlords to sell to families) and help families with down payment.

- Keep older homes for single family units.
- Require people to have minimum standards for their property.
- Make condos meet rental housing fire regulations and building regulations.
- Encourage, rather than discourage, demolition of outdated housing stock to allow for better, affordable housing.
- I would not put all of the subsidized housing in one general area or school district. This should be spread out in order to enable equal chances at education and future job possibilities.
- Lot divisions should not have to have storm sewers and sidewalks, especially in core neighborhoods where there are no existing storm sewers and sidewalks.
- All new development would be mandated to retain more community green space within the neighborhood.
- The length of time a resident can live in public housing while on welfare should be limited to support and motivate residents to find sustainable employment.
- The ability for families to get good affordable homes and rental property. Houses are based on what they can get from college students.
- Mandate ADA compliance in all homes. Seniors are unable to access public transportation. Cost of home.
- Try to develop a policy that will keep affordable housing affordable.
- I would focus on people about to lose their houses to help them address the problems which lead to this and hopefully prevent them from becoming homeless.
- We need more education of available options.

Question 35: To your knowledge, which groups of people in the community have the greatest unmet housing needs, and why? Please explain.

- The poor. If you have poor credit, the product of poor/substandard/special education and the lack of employment, you cannot keep housing. In addition, blend the previous mentioned condition with a history of mental health problems and substance abuse and the ability to keep housing decreases even more.
- Elderly people with low or no income.
- Poor. The waiting lists are lengthy. The supply is low for permanent housing. I hope the high-end housing glut continues just so the market would be so saturated, prices would have to come down sooner.
- Low income.
- Single parents, young residents, underemployed. People with low incomes and/or high debt have trouble getting loans to finance housing.
- Persons with mental illness are segregated in low-income areas.
- Families, wealthy students who have their parents pay high rent.

- Poor. Student rentals inflate the market. New construction downtown should deflate the market when completed.
- Working poor. Too much income to qualify for subsidies; too little income to purchase/rent/maintain a quality (not luxurious) housing unit.
- Very low-income households-even rent-restricted apartment complexes are too expensive for households below 50% of AMI.
- Families with minimum wage to moderate income. Glut of expensive student units – beginning gentrification of downtown area. Who knows?
- Low income. With student rental units are very expensive. Cost for first time buyers are prohibitive.
- Middle to lower income because of the loss of jobs. They can't afford the higher housing cost.
- Single families with low or moderate incomes.
- Elderly – low income/we have great programs for those who can pay.
- Single or young couples (21 – 30) that make too much for gov't assistance (or that don't want to use/abuse the system) but don't make enough to pay bills and struggle.
- Working poor families cannot afford to live in the community in which they work due to high housing costs and low wage scales.
- The homeless – we keep getting more and seem to not have enough shelter space. Also, physical and developmental groups – not enough assisted programs and space. Especially since the state hospital has closed and funds have been cut.
- Large, poor families – very poor people.
- The working poor – rents are too high and difficulty getting down payment is very high.
- Young families who are not affiliated with the university.
- Single parents and elderly, too expensive and no nearby support system.
- Single parents with children and low wages.
- Uneducated, large families with inadequate income to meet everyday expenses.
- Large low and moderate income families, chronically ill, frail elderly, HIV/AIDS and their partners/families/caregivers, disabled without adequate space.
- Working poor who want to own and may need occasional help to retain ownership.
- The working poor. They are falling between the cracks. There are homeless shelters and higher income homeownership opportunities, but few programs serve those with lack of credit and low (25-50% AMI) income.
- “Ordinary” people who want an affordable family home. Rentals often go to groups of students who can combine this \$ and pay higher rent.
- Working poor because they can't get savings for down payment and closing costs.

- The physically disabled. I have dealt with this situation personally and landlords are insensitive to these groups needs.
- Those who are paid low wages, lack of good paying jobs.
- Single moms – affordability.
- Homeless families. MWH provides homeless women and children with housing if domestic violence is a factor. For those families without domestic violence or not identifying. Still waiting to see how SA transitional pans out.
- The elderly. Not enough housing for low-income elderly. Sad situation for people with very limited income.
- Homeless especially with mental instability.
- Poor elderly. They have little choice in this town on where to move.
- Single mothers with many children who work and live in Section 8 housing that is not part of the BHA public housing.
- Poor and those seeking readmission into normal society.
- People with mental health issues.
- People in low wage positions that are unable to rent or buy. Senior citizens need lower cost housing and nursing care on site.
- Non-custodial parents of children who get no assistance with housing.
- Low income – locating affordable units.
- People with chronic problems such as substance abuse, mental illness are probably the most often homeless. This has to do with a lack of regular income and or a lack of ability to live successfully on their own. After there is also a difficulty in certified work with a mental health association. Our laws do not support a mandatory involvement and the disease make that extremely difficult.
- Families of 4-5 that make less than \$40,000 and need affordable housing. Working families that are not on public assistance.

Question 36: Are there housing policies or programs in other communities that could benefit this community. Please provide examples.

- Reverse mortgages for elderly, shared housing for elderly homeowner/students.
- Supportive housing programs.
- Some high-cost areas require developers of large subdivisions set aside a certain number of lots for low income development.
- The Fall Creek development project in Indianapolis has been exciting to watch. Urban revitalization, mixed income development, historic preservation, public-private partnerships.
- Add a focus on duplexes to keep low and moderate income families together instead of focusing on single family homes.

- Well supported homeless family program. Comprehensive programs to reintegrate Co-operative housing.
- Check out Chapel Hill, North Carolina. Moving toward walking communities and away from packed suburbia where one must drive for everything, ie. food, park, store, walking trail.
- I have heard of some in Louisville and Indianapolis, but large cities are not easily comparable to a city the size of Bloomington.

Community Development:

Question 37: Rank the following community development needs in order of how much they are needed in your community (1 – being most needed and 5 – being least needed).

Community Development Need:	1	2	3	4	5
Affordable Housing	41	18	5	1	1
Child care and adult care facilities	28	25	10	2	2
Community Centers	12	23	19	9	1
Curb, sidewalk, street improvements	11	16	22	5	6
Downtown business revitalization	8	19	18	12	5
Water and sewer system improvements	7	17	21	12	4
Emergency Services (ie. fire stations/equip.)	5	10	28	12	4
Recreation area development/improvements	4	16	14	18	7

Question 38: Rank the following barriers to community development needs in order of how much they exist in your community: (1 – being a large barrier and 5 – being a small barrier).

Community Development Barrier:	1	2	3	4	5
Jobs that pay livable wages	43	18	4	2	0
Job growth	31	26	4	3	0
Lack of affordable housing	29	27	6	3	2
Lack of mixed income housing develop.	10	16	21	13	4
Educated workforce	9	20	19	7	7
Deteriorating business district conditions	9	7	15	19	11
Lack of funds to make improvements	8	15	25	13	1

Lack of accessible housing	6	20	27	8	2
Poor quality of public infrastructure	4	10	22	17	6
Lack of business investment	4	9	24	14	7
Lack of quality commercial/retail space	2	1	13	25	18

Question 39: In your opinion, what are the three most important community development issues in our community?

Issue	No. of Responses
Jobs that pay a livable wage	19
Affordable Housing	12
Job growth	5
Basic work skills education	4
Infrastructure	4
Loss of green space/environmental	4
Government interference -- anti-business attitude	3
Job creation/retention	3
Mixed income development	3
Transportation	3
Youth development services	3
I-69 is a terrible fiasco that will ruin what is good about Bloomington. It must be stopped.	2
Less "big box" development & more investment in local business	2
Quality child care for low income working families	2
Sprawl	2
Stop building apartments & rental properties	2
Support for small start up businesses	2
Too many empty commercial spaces/but continuing to build new	2
Transition from a manufacturing to a knowledge economy	2
Affordable Recreation	1
Alternative transportation	1
Building the community to satisfy the needs of the student population, the working population, and lower class population -- a balanced opportunity.	1
Business development/attraction	1

Continued growth of westside business	1
Deteriorating downtown district due to westside box stores	1
Developers ruining the small town beauty of Bloomington	1
Drying up funding for homeless shelters, food banks, etc.	1
Economic Development	1
Focus on community outreach for all segments of the community -- not just art, gay or business groups	1
Growth of life sciences	1
Helping the homeless or poor	1
If building new, build in places where children have large yards to play without having to be driven somewhere.	1
Industry growth -- "blue collar"	1
Keeping Crane open	1
Lack of short-term educational programs	1
Marketing Bloomington as an exciting/fun place to live and work	1
Programs for families struggling with substance abuse, physical abuse & neglect	1
Promote local spending & local initiatives	1
Restoring historic houses	1
Revitalizing all neighborhoods	1
Shortened procedural approval for building codes & regulations	1
Support for arts	1
Tax incentives to builders and landlords to make upgrades	1
Traffic	1
Use current structures & make them livable	1
We need to realize that aesthetically we all prefer downtown businesses to "big box" stores. However, it is typically the "big box" stores that provide flexible schedules and health insurance	1
Over-educated work force	1

Comments:

- Thanks for this opportunity! Our parks dept. should be doing far more outreach work for youth of low and low mode income groups instead of catering to high income youth and adult programs so exclusively. Yes, its hard work to a crowd that is a challenge to serve but that's why its called public service. Considering their budget & the vast number of facilities available, the parks & rec effort to reach this youth group is pathetic. And they should not compete with social services for the funds to do this either.

- Downtown is being overbuilt for amount of parking available. County/city split on financial issues and direction of development loss of aesthetic appeal/quality of life. Under employment/low paying jobs.
- No more urban sprawl. Build affordable housing, near town. Quit luxury apartments
- In my area there is very little rental going on. Most of my citizens own their own home.
- Bloomington is a growing retirement community with not enough focus on how to attract and keep retirees in the community. The university does many great programs, but parking and easy access is an issue for mobile elderly who want to use the IU library, go to concerts, participate in "the IU Fitness & Health research programs and much more. Parking downtown is also a major issue and not just for elderly. We need to be sure we support the businesses we have and the residents of Bloomington with access to IU and plenty of activities.
- Questions 25, 26, 27 are highly biased and there is no "none" option
- I answered as much as I could but I feel unknowledgeable about a lot of the subject matter!
- We need common sense on lead based paint issues on older homes, current rules add to costs of rehabbing older homes for HAND & other agencies
- If there is a compiled assessment of this survey, I would like to have a copy if it is available to community partners. Thank You!
- A living wage for those seeking to turn their lifestyles around.
- I really don't know a lot about some of these issues. Hope I haven't screwed up your survey results.
- Some sections I did not answer because I'm not sure what problems lie in these areas!
- Some areas I am not sure of supply & demand. Elderly and Handicap Housing

Institutional Structure (91.215(i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.

3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing authority, including the appointing authority for commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

Response:

The City of Bloomington was incorporated in 1876 and is the county seat for Monroe County. The City of Bloomington currently employs 830 people to provide a variety of services to the citizens of our community. The Consolidated Plan will be carried out by the Housing and Neighborhood Development (HAND) staff, with the assistance of its boards and commissions. The HAND Staff is as follows:

- Executive Director
- Assistant Director
- Office Manager
- Program Manager/Construction Project Manager (2)
- Program Manager/Historic Preservation
- Program Manager/Capital Projects
- Program Manager/Loan Officer
- Program Manager/Neighborhoods
- Program Manager/Housing Counseling
- Neighborhood Compliance Officer (6)
- Support Staff (3)

The HAND Staff work very closely with a number of Board and Commissions with responsibilities for different aspects of HAND's work. The Board and Commissions are as follows:

- **Redevelopment Commission** – this commission has statutory responsibility for the oversight of HAND's programs and properties, as well as oversight for the City's Tax Increment Financing (TIF), Community Revitalization and Enhancement District (CREED), and Certified Technology Park (CTP) funds. It is made up of five members; three appointed by the Mayor and two appointed by the City Council.
- **Citizen Advisory Council** – this is the public body that reviews and recommends CDBG funding for a variety of community projects. The membership is as follows: two City Council members, two Redevelopment Commission members, four Community and Family Resource Commission members, and up to 18 community members appointed by the Mayor. The Council is split into two committees; one to review applications and recommend funding for physical improvement projects and one to review applications and recommend funding for public service programs.

- **Board of Housing Quality Appeals** – this board hears appeals filed by citizens with regard to administration of the Housing-Property Maintenance Code. Four members are appointed by the Mayor and three members are appointed by the City Council.
- **Historic Preservation Commission** -- this commission works to educate the public concerning the goals and methods of historic preservation. Nine volunteer local commissioners, all local residents experienced in historic preservation, are appointed by the mayor.
- **Housing Trust Fund Advisory Board** – this board was established in 1995 along with a fund seeded by the Community Foundation of Bloomington and Monroe County, Inc. to help provide financing for the creation and preservation of affordable housing. This board advises the Community Foundation board on appropriate affordable housing projects and financing for those projects. It is made up of eleven members; five appointed by the Mayor, four appointed by the City Council, one from county government and one from the Community Foundation Board of Directors.

HAND works with a variety of organizations in order to carry out its tasks under the Consolidated Plan. Those organizations include, but are not limited to, the following:

- **Bloomington Restorations, Inc.** – Bloomington Restorations, Inc. (BRI) is a Community Housing Development Organization whose mission is to preserve historic structures. This non-profit's Affordable Housing Committee has been responsible for the restoration of approximately 12 homes than were sold to income eligible homeowners. Past projects include granting land for the relocation of historic homes, subsidized construction, and technical assistance from HAND staff.
- **Bloomington Urban Enterprise Association** – The Bloomington Urban Enterprise Association (BUEA) is a state sanctioned economic development tool whereby businesses can receive tax credits for locating and expanding within the BUEA's geographic boundaries (zone). The BUEA is a 501(c) 3 with a board designed by state statute and consisting of twelve appointed members. The BUEA is staffed by HAND. Through this entity, HAND provides programs and financing to improve the economic, physical and social environment of the zone, which is essentially the western urban core of the City. Programs include a low interest loan program for rehabilitation of commercial properties, a micro lending program, technical assistance for businesses, a scholarship program to the local community college, and funding for special projects such as a women's business center developed by the local battered women's shelter.
- **Habitat for Humanity of Monroe County** – Habitat is a 501(c) 3 that develops affordable housing for low income individuals and families between 30-70% area median income (AMI). Past projects have included granting of land for development, financial assistance with infrastructure, and financial assistance with housing development.

- **Housing Solutions, Inc.** – Housing Solutions is a CHDO organization that develops affordable housing for individuals and families under 80% AMI. Past projects have included granting of land for development, financial assistance with infrastructure, and financial assistance with housing development.
- **Martha's House, Inc.** – Martha's House is the local homeless shelter. This non-profit provides emergency shelter for men and women that are experiencing homelessness. Past projects include the rehabilitation of the shelter, as well as financial assistance for the shelter programming.
- **Middle Way House, Inc.** – Middle Way House is the local shelter for women who are victims of domestic violence. This non-profit provides both emergency shelter and transitional shelter for its clientele. It also provides programming designed to development self-sufficiency. Past projects have included financial assistance for improvements and enlargement of the emergency shelter, financial assistance for the development of the transitional residence, and financial assistance for the domestic violence and self-sufficiency programming.
- **South Central Community Action Program, Inc.** – This non-profit provides a variety of assistance programs to the community, as well as is the umbrella organization for the local Head Start program. Programs provided by SCCAP include affordable housing (both owner-occupied and rental), Section 8 vouchers, self-sufficiency programming, and energy assistance. Past projects include granting of land for affordable housing development (both owner-occupied and rental), financial assistance with infrastructure, financial assistance with housing development, and financial assistance with self-sufficiency programming.

The Bloomington Housing Authority was established pursuant to Indiana Code 36-7-18 – Housing Authorities. The City of Bloomington has a close relationship with the Bloomington Housing Authority. The Housing Authority is administered by a Board of Directors appointed entirely by the Mayor of the City of Bloomington. The executive director of the Housing and Neighborhood Development Department or her representative attends all Housing Authority Board meetings. Recently, the Board hired a new executive director. This hiring was done with assistance of the City of Bloomington's Employee Services Department. The candidates were also interviewed by the Mayor and a representative of HAND.

Procurement is also defined by state statute, IC 36-7-18-18. HAND, as a representative of the City, acts in an advisory capacity for the Housing Authority. HAND collaborates with the Housing Authority regarding capital improvement plans and coordinates with the Planning Department on new construction and development projects. Past projects include the funding of air condition units, renovation of kitchens, addition of hard-wired smoke detectors, and foundation repair for public housing units, as well as funding ramps throughout the Housing Authority and the addition of playground equipment in their community park.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Response:

It is the goal of the Housing and Neighborhood Development Department to ensure that all programs and projects comply with the applicable regulations and standards governing the actions of the department.

Community Development Block Grant

Physical improvement projects are monitored as follows:

1. Each project is required to fill out an application to be reviewed by the Citizen Advisory Council (CAC) for allocation recommendation. Applications include specific information regarding design of project, cost of project, and beneficiaries.
2. Successfully funded applications are required to sign a funding agreement outlining all of the requirements, regulations and standards.
3. A program manager from HAND will do site inspections periodically throughout the project.
4. Claims for payment are filed, with appropriate documentation, with the program manager. The program manager reviews the claim and approves it for payment.
5. Davis-Bacon and affirmative action monitoring is completed by the contract compliance officer who is a staff attorney in the City of Bloomington Legal Department.
6. The HAND program manager will receive copies of all reports from the Monroe County Building Department, City of Bloomington Planning Department, and/or City of Bloomington Fire Department for compliance with all city and county regulations. If any other inspections are required or completed, a copy of that report must also be supplied to the program manager.
7. The HAND program manager will also monitor for beneficiary compliance. Depending upon the project and the agency, monitoring may occur both before and after the project.

Social service programs are monitored as follows:

1. Each project is required to fill out an application to be reviewed by the Citizen Advisory Council (CAC) for allocation recommendation. Applications include specific information about the program funded and the beneficiaries.
2. Successfully funded applications are required to sign a funding agreement outlining all of the requirements, regulations and standards.
3. A program manager from HAND will receive and review all claims for payment. Claims for payment must include beneficiary information.

4. The HAND program manager will monitor for compliance prior to the end of the fiscal year. If needed, monitoring may occur at more regular intervals.

There are two categories of HOME projects; HOME projects administered by HAND and HOME projects administered by CHDOs, Non-Profits, or For-Profit entities. HOME projects administered by HAND are monitored as follows:

1. HAND operates a number of housing projects that are funded by HOME. Each client is required to fill out an application to determine eligibility. Each application is processed by the HAND program manager/loan officer to determine income and residency eligibility and project feasibility.
2. The HAND program manager/construction project manager will inspect each project to determine project costs and requirements.
3. Upon approval of a project, funding agreements and/or mortgages are signed by applicant outlining terms and conditions of funds.
4. The HAND program manager/construction project manager will monitor the progress of the project, ensuring compliance with all building codes and HAND construction standards.
5. Claims for payment are reviewed and approved by the program manager/construction project manager monitoring the project.
6. A final inspection at the completion of the project must be completed prior to the final payment. This inspection also includes obtaining the certificate of occupancy from the Building Department.

HOME projects administered by CHDO's, non-profits or for-profit entities are monitored as follows:

1. Applications for funding must include specific details about the project, costs and beneficiaries.
2. Successfully funded applications are required to sign a funding agreement, mortgage and/or covenants outlining all of the requirements, regulations and standards.
3. A program manager from HAND will do site inspections periodically throughout the project.
4. Claims for payment are filed, with appropriate documentation, with the program manager. The program manager reviews the claim and approves it for payment.
5. Davis-Bacon and affirmative action monitoring, if applicable, is completed by the contract compliance officer who is a staff attorney in the City of Bloomington Legal Department.
6. The HAND program manager will receive copies of all reports from the Monroe County Building Department, City of Bloomington Planning Department, and/or City of Bloomington Fire Department for compliance with all city and county regulations. If any other inspections are required or completed, a copy of that report must also be supplied to the program manager.

7. The HAND program manager will also monitor for beneficiary compliance. Depending upon the project and the agency, monitoring may occur both before and after the project.

HOME rental projects are monitored as follows:

1. Each project is monitored as described above; however, on an annual basis each project is monitored for beneficiary compliance.
2. Documentation is provided to the program manager to ensure compliance with the funding agreement/mortgage/covenants. This documentation shows the number of assisted units, income level of residents, utility allowances, and units receiving Section 8 or units receiving TBRA, if applicable.
3. Program manager will contact tenants to verify information provided.
4. Physical inspections of HOME units are handled through HAND's comprehensive rental inspection program. Those inspections verify the physical condition of each unit and insure that they are in compliance with HOME standards and the City's Housing and Property Maintenance Code.

Tenant Based Rental Assistance projects are monitored as follows:

1. TBRA projects are governed according to their funding agreements.
2. On an annual basis, the HAND program manager meets with the administrator of each TBRA program. The administrator provides the program manager with information program policy and procedures, outreach, participant selection, unit information (including lead-based paint visual and HQS inspections), tenant income documentation, tenant leases, and, if applicable information regarding required self-sufficiency programming.
3. The HAND program manager meets with the tenants to verify information.
4. Claims for payment must be approved by the HAND program manager and must include applicable documentation.

Priority Needs Analysis and Strategies (91.215(a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

Response:

Needs identified in this section are prioritized based on research regarding the needs of the community and whether or not federal funds directly received by HAND will be used to address these needs. HAND will target support for high priority needs, with medium and low priorities being funded if the community needs change or if excellent opportunities present themselves.

Housing Needs Table:

Due to the extraordinary number of rental units available (19,341), the City of Bloomington's priority is for owner-occupied housing. HAND will fund the rehabilitation of rental units and new construction of rental units, but it will be a limited number and has been classified as a medium priority. HAND will also fund the renovation and improvement of units at the Bloomington Housing Authority. The relative cost of owning a home versus renting a home in Bloomington, make owning a home a reasonable expectation. Therefore, programs that encourage homeownership or maintaining homeownership are listed as a high priority.

Households			Priority Need Level	Estimated Units to be completed Year 1
Owner	Elderly	0 – 30%	High	5
		31 – 50%	High	1
		51 – 80%	High	2
	Small Related	0 – 30%	High	2
		31 – 50%	High	4
		51 – 80%	High	7
	Large Related	0 – 30%	High	1
		31 – 50%	High	0
		51 – 80%	High	1
	All Other	0 – 30%	High	2
		31 – 50%	High	4
		51 – 80%	High	5

The above numbers are an estimate based on both funds allocated for 2005 and past performance. Overall, HAND expects the number of units completed to be 46, but the individual breakdown may be slightly different.

Community Development Table:

The City of Bloomington, as with all cities, must balance a variety of competing community needs. The needs or priorities outlined below are only those priorities that will receive HAND funds in Year 1 or HAND hopes to fund in Years 2 – 5.

		Priority Need Level	Estimated Served Year 1	Estimated Dollars to Address Year 1
	01 Acquisition of Real Property	High	1 Housing unit	\$120,000
Public Facilities and Improve				
	03 Public Facilities Improvement	Medium	1 Facility	\$21,000
	03B Handicapped Centers	Medium	2 Facilities	\$135,000
	03C Homeless Facilities	High	0	0
	03F Parks, Recreational Facilities	Medium	1 Facility	\$125,000

	03J Water/Sewer Improvements	High	0	0
	03K Street Improvements	High	0	0
	03L Sidewalks	High	2,000 Linear Feet	\$70,000
	04A Clean up of Contaminated Sites	High	0	0
Public Services	05 Public Services (General)	High	3,739 People	\$73,528
	05D Youth Services	High	76 People	\$20,750
	05F Substance Abuse Services	High	30 People	\$7,680
	05G Battered and Abused Spouses	High	45 People	\$21,400
	05L Child Care Services	High	32 People	\$20,650
	05M Health Services	High	0	0
	12 Construction of Housing	High	*3 Housing Units	\$309,942
	13 Direct Homeownership Assist.	High		
	14A Rehab; Single – Unit Resident.	High	70 Housing Units	\$500,571
	14B Rehab; Multi-Unit Resident.	Low	1 Housing Units	\$50,000
	14C Public Housing Modernization	High	50 Housing Units	\$104,000
	16A Residential Historic Preservation	High	Included above	Included above

* HAND is installing infrastructure improvements on 4.5 acres that will be housing in the near future. The number of households assisted with this project is not included in Year 1 numbers.

Strategies:

Strategies to meet the above outlined needs/priorities include:

Strategy 1: Increase the number of affordable housing units.

- Assist for-profit and non-profit developers with the cost of creating affordable housing units by subsidizing the construction/rehabilitation costs for low income individuals/families and by providing low cost construction financing.
- Assist for-profit and non-profit developers meet Planning requirements by waiving sewer hook-on fees for affordable housing projects and by assisting with the cost of infrastructure improvements such as sidewalks.
- Acquire and rehabilitate existing structures for owner-occupancy. This program targets former rental units that need code related repairs.
- Provide down payment and closing cost assistance to income eligible applicants.
- Provide technical assistance to for-profit and non-profit developers.

Strategy 2: Improve existing owner-occupied structures for low income individuals/families.

- Assist low income city residents who own homes with structural needs through a variety of HAND programs:
 - Owner-Occupied Rehabilitation Loan Program – provides zero percent interest loan money for the rehabilitation of existing owner-occupied structures for income qualified applicants;
 - Emergency Home Repair Grant – provides a grant up to \$7,500 to make emergency repairs that threaten the health and safety of the occupants; and
 - Home Modification for Accessible Living – provides a grant up to \$7,500 to make modifications to existing structures (renters also eligible) so that income qualified applicants may remain in their homes. (This is a partnership program with Abilities Unlimited.)
- Assist non-profit organizations with the cost of rehabilitating existing owner-occupied structures.

Strategy 3: Create or improve infrastructure in target areas.

- Provide funding for the creation or repair of water/sewer lines, street improvements (including curb improvements), and sidewalks (including ADA improvements).
- Provide technical assistance to Street Department, Utilities Department, or developers.

Strategy 4: Improvement of Public Facilities:

- Provide funding to non-profits for the improvement of public facilities that are primarily used by HAND target populations.
- Provide funding to improve neighborhood parks in HAND target areas.

Strategy 5: Public Services Assistance:

- Provide funding to non-profit organizations that serve low income individuals/families with their basic emergency needs: food, shelter and health care.
- Provide funding to non-profit organizations that provide a safety net for community members in need.

Provide funding to non-profit organizations that provide valuable community services that improve quality of life.

Lead-Based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income and moderate-income families.

2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs.

Response:

Lead is a naturally occurring element that is harmful to people when taken into the body through ingestion or inhalation. Lead can accumulate in various organs or bones and can cause serious and long-lasting physical and neurological problems. Lead can enter the body quickly in a large dose or slowly over a period of time. Children under the age of six or pregnant women are the most at risk for lead poisoning. According to the HUD National Survey of Lead and Allergens in Housing (January, 2001), approximately 38 million homes have lead-based paint somewhere in the building. The survey also found that 25 million homes have significant hazardous conditions that are likely to expose families to unsafe levels of lead.

There are 28,359 housing units within the city limits. Of those, 62% were constructed prior to 1979 and 14.4% prior to 1950. Currently, HAND is administering a grant from the Indiana State Department of Health to determine if accepted work practices and cleaning methods are successful over time. Under this grant, 80 homes will receive visual assessments and literature on safe work practices and cleaning methods. Twenty homes will receive risk assessments, attend a seminar on safe work practices and cleaning methods, and be tracked for six months to determine if those practices are being adhered to and if they are successful in minimizing the amount of lead to which families are exposed. Income eligible families will be referred to HAND's rehabilitation programs. Results from this study will not be available until October, 2005.

HAND's Risk Assessment Program

The City of Bloomington Housing and Neighborhood Development Department (HAND) has five (5) licensed risk assessors to do lead risk assessments for HAND's housing rehabilitation programs. Since 2001, HAND has conducted 61 risk assessments. Of those risk assessments, 52 showed to have unacceptable lead levels with the highest lead level of dust wipe being 79,460/ μ g/ft², paint chip being 42.74%, soil being 7,585.7 ppm. Ten of those assessments were for families with children.

Risk assessment steps include:

- Scheduling an interview. Interview questions include:
 - Locations where children play, sleep and eat.
 - Location where toys are stored.
 - EBLL testing results, if any.
 - Any visible evidence of chewed paint?
 - Entrances most frequently used.
 - Windows most frequently opened.
 - Locations of any window air conditions.
 - Do any members engage in gardening? If so, where?

- Are you planning any landscaping activities? If so, where?
- How often is the household cleaned?
- What cleaning methods to you use?
- Any recent completed remodeling or renovation? If so, where?
- Was any building debris stored in the yard?
- Are you planning any remodels or renovations?
- Do any household members work in a lead-related industry? If so, where?
- Where any work clothes stored and cleaned?
- Have there been previous lead-based paint evaluations?
- Have there been previous lead hazard control activities?
- Determine location of dust swipes (approximately 12 – 14 swipes/project).
- Retrieve paint chip samples from exterior of house and trim.
- Collect composite soil samples. If play area, separate sample from play area.
- Provide owner with an extensive written report of test results.
- Each household receives instruction on how to inspect for interim control failure and how to remedy the situation.

Lead Poisoning Prevention and Screenings

The Monroe County Lead-Safe Coalition is made up of members from Bloomington Hospital, the City of Bloomington, Head Start, Legal Services, Monroe County Health Department, Monroe/Owen Medical Society, South Central Community Action Program and Women, Infant and Children's Program. The Monroe County Lead-Safe Coalition provides education to interested individuals and groups about lead poisoning. Local testing is available through local pediatricians, WIC or Bloomington Hospital's Community Health Services Walk-in Clinic. Home inspections are available through the Monroe County Lead-Safe Coalition or through the grant funded study currently available through the City of Bloomington Housing and Neighborhood Development Department.

Housing

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the

jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

Response:

This section will outline the estimated housing needs projected in the Housing Needs Table attached to this document.

Owner-Occupied Assistance: Individuals/Families under this category will be assisted with Owner-Occupied Rehabilitation, Purchase-Rehab, Down Payment & Closing Cost Assistance, Homeownership New Construction, Acquisition-Rehab, Home Modification for Accessible Living, or Emergency Home Repair.

Households			Priority Need Level	Estimated Units to be completed
Owner	Elderly	0 – 30%	High	25
		31 – 50%	High	5
		51 – 80%	High	10
	Small Related	0 – 30%	High	10
		31 – 50%	High	20
		51 – 80%	High	35
	Large Related	0 – 30%	High	5
		31 – 50%	High	0
		51 – 80%	High	5
	All Other	0 – 30%	High	10
		31 – 50%	High	20
		51 – 80%	High	25

Rental Assistance: Individuals/Families under this category will be assisted with Rental Rehab, Rental New Construction, Tenant-Based Rental Assistance, Home Modification for Accessible Living, or modernization assistance to the Bloomington Housing Authority.

Households			Priority Need Level	Estimated Units to be completed
Renters	Elderly	0 – 30%	Medium	15
		31 – 50%	Medium	5
		51 – 80%	Medium	0
	Small Related	0 – 30%	Medium	15
		31 – 50%	Medium	20
		51 – 80%	Medium	10
	Large Related	0 – 30%	Medium	5
		31 – 50%	Medium	5
		51 – 80%	Medium	0
	All Other	0 – 30%	Medium	25

		31 – 50%	Medium	15
		51 – 80%	Medium	10

- As outlined in the *Specific Special Needs Objectives*, housing needs for the elderly or disabled are covered under Owner-Occupied Rehabilitation and Home Modification for Accessible Living programs. Those numbers are included above.
- HAND does not currently have any programs that are specifically designed to assist people living with HIV/AIDS. In 2004, HAND provided technical assistance to Positive Link to write a grant to do a housing needs assessment for this population through the Indiana Housing Finance Authority. That grant was successfully funded, however, the results from the assessment are not yet known.
- HAND provides tenant-based rental assistance to the Bloomington Housing Authority and the South Central Community Action Program for individuals/families on their Section 8 waiting list. This is an on-going program that will continue through the next Consolidated Plan.
- As outlined in the *Housing Market Analysis*, many individuals/families are cost burdened. In order to assist these citizens, HAND assists developers create affordable owner-occupied and rental units. The need is greater than the amount of federal funding could meet in the next five years.
- As outlined in the *Housing Market Analysis* and the *Housing Needs Table*, there are a number of homes within the City limits that are either substandard or in need of code related repairs. Several of the core neighborhoods are historic or historically eligible and HAND has found that many of those homes need foundation repair, electrical and plumbing upgrades, and historically correct exterior renovation. All of these needs can be addressed with the Owner-Occupied Rehabilitation Loan program.
- The City of Bloomington has two ordinances that deal with over-occupancy: 1) In certain areas, depending on zoning, occupancy is limited to a family (defined as related by blood, marriage, legal adoption) or three unrelated adults and their dependents; and 2) Rental properties are limited by their occupancy permit which is based on square footage of the unit. On occasion, when HAND has an eligible applicant to the Owner-Occupied Rehabilitation Loan or Purchase-Rehab programs who are experiencing overcrowding issues, funds have been used to expand the property as to ease the burden.
- Bloomington has wonderful array of diverse populations because Indiana University's main campus is located here. Bloomington has a relatively small minority population and the greatest percent of minorities in Bloomington are connected to Indiana University as either students or faculty. The vast majority of the students live in student rental housing which is inspected by HAND on a 3-5 year rotation and by complaint. Those students typically have housing needs that be addressed by the rental inspection process. Minority faculty members are typically not income eligible for HAND programs and not in need of or able to take advantage of HAND programs. Currently there is no minority population that has a disproportionately greater need than the general population. However, Bloomington does have a growing Latino population and this may become a need

in the future. HAND advertises its programs to all citizens, but brochures have been translated into Spanish for those citizen's for whom English is not their first language. The City of Bloomington does have staff members who are fluent in Spanish should the need arise and HAND has participated in a number of programs targeted to the growing Latino population.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and the needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

Response:

The need for affordable housing, and the need for improved housing, runs across all segments of the market. It affects both rental and owner-occupied and individuals/families from 30% to 80% area median income (AMI). In an effort to make the greatest impact on the community, HAND has focused most of its efforts on single family units, primarily owner-occupied. Many of the core neighborhoods have a mix of both rental and owner-occupied and are older housing stock. Stabilizing these core neighborhoods, predominately on the west side of Bloomington, is HAND's main objective which is why owner-occupied programs are rated "High" versus rental programs which are rated "Medium." Many of the potential issues with regard to rental properties are handled through HAND's comprehensive Rental Inspection program.

Elderly Housing:

A review of the Housing Needs Table shows the elderly at or below 30% AMI are split 60% rental and 40% owner-occupied. However, the owner-occupied seniors tend to be more cost burdened at 74.1% versus 50.1%. If one assumes that half of the elderly renters receive rental assistance, that would explain their lower percentage of cost burden. Seniors in the 30 – 50% AMI bracket are actually reversed, with 64% being homeowners and 36% being renters. The cost burdens shift as well, with 62.9% of the renters being cost burdened as compared to 34.6%. In the 50 – 80% AMI bracket, the difference is even greater with 72% being homeowners and 28% being renters. An interesting fact is that for the renters in the higher bracket, 41.7% of them are cost burdened.

HAND assists seniors in a variety of ways, including:

- Home Modification for Accessible Living is a program that is available to both renters and owner-occupants. This program makes modifications to their homes to help them with accessibility issues. This is a partnership with Abilities Unlimited which can refer them to other necessary services.
- Tenant-Based Rental Assistance is a partnership with the Bloomington Housing Authority. A need that HAND noticed was that seniors who were hospitalized for a long while lost their Section 8 assistance and had to wait until another voucher became available. Upon their release from the hospital, they would have no place to go or funds to pay to stay. HAND provides the Bloomington Housing Authority with funds through TBRA to pay for living arrangements for these citizens until a more permanent housing solution can be found.
- Emergency Home Repair (owner-occupied housing only) is a program that corrects health and safety issues for homes. These repairs can be as simple as front step repairs and as extensive as a new roof or furnace.
- Reverse mortgage counseling is provided to interested seniors who may be able to reduce their cost burden through a reverse mortgage.
- HAND's Rental Inspection program insures safe and sanitary rental units.

Small Related Housing:

Small related, which is defined as families of 2 - 4 members, is HAND's main target market. It is a larger group than elderly and/or large related and is the main type of resident in Bloomington's core neighborhoods. This group is primarily renters and the lower income brackets are more heavily cost burdened. In the 50-80% AMI bracket, the small related renters likely have the income to consider homeownership, plus are paying a high enough rent that a mortgage payment might be similar in amount.

HAND's goals with regard to this bracket are:

- Educate this population about the benefits of homeownership through HAND's Home Buyer's Club.
- Provide down payment and closing cost assistance to them through the Down Payment and Closing Cost Assistance or Purchase-Rehab programs.
- Provide rehabilitation funds for potential affordable homeownership units through Acquisition-Rehab or Purchase-Rehab.
- Provide additional affordable homeownership opportunities through partnerships with non-profit and for-profit developers.

Large Related Housing:

Large related is the smallest group of the three with a total of 456. As stated in the *Housing Needs* section, Bloomington has two ordinances to limit problems with overcrowding. On the occasions when HAND encounters eligible owner-occupied families who are experiencing overcrowding, funds are used to rectify this situation.

HAND's goals with regard to this bracket:

- Providing rehabilitation assistance to ease overcrowding through Owner-Occupied Rehabilitation Loan or Purchase-Rehab programs.

Obstacles to meeting underserved needs:

There are a number of obstacles to meeting the underserved housing needs of our citizens. They include the following:

- Providing affordable housing units. Available, affordable city lots are difficult to acquire for the creation of affordable housing units, both rental and owner-occupied. A snapshot of available lots listed on www.homefinder.org on February 19, 2005 show that there are 61 lots for sale. Of those 61 lots, only 8 are listed below \$50,000 and only three were under \$30,000.
- Increased cost of projects. Increases in materials, wages, gas, insurance have caused the individual projects to increase. The increase in costs and the limited amount of funds mean that HAND will be able to serve less clients with the funds available than in the past. The City of Bloomington requires that developers include sidewalks in all newly constructed housing. The cost of the sidewalk can be as much as \$29 a linear foot and the average linear feet in a residential sidewalk is 70 feet which increases the cost of the development. In some cases, storm water sewers may be required. This requirement would include that developers plan for water detention and treatment prior to release.
- Lead-Based Paint Hazards. HAND has a comprehensive lead-based paint program and all HAND assisted homes are tested for lead hazards. The cost of dealing with lead hazards increases the cost of projected on average \$6,000 - \$12,000. HAND's priority is to eliminate potential safety hazards to all housing in Bloomington and, while this is a costly program, it has long-term benefits for Bloomington citizens.
- Perceived impediments to participating in HAND programs. HAND has worked for years to create an excellent brand name in the community. Most renters will recognize HAND's name and has a basic understanding of its work because of the comprehensive Rental Inspection program. HAND has advertised its home owner and home buyer programs extensively and the Home Buyer's Club is well attended, serving approximately 70 households a year. There has been a substantial increase in HAND's other housing programs over the last 12 months, with Home Modification and Emergency Home Repair serving

record numbers of households. However, many residents, particularly the elderly, are reluctant to use “government” programs. This perception is an impediment to helping some residents, particularly the elderly, with their housing issues.

- Fair Housing. The City of Bloomington Human Rights Commission oversees the City’s Fair Housing program. There were no complaints of housing discrimination filed with the Bloomington Human Rights Commission in 2004. Activities undertaken by the BHRC to insure fair treatment of all citizens include:
 - Provide training on fair housing to housing providers, including the Bloomington Housing Authority.
 - Maintain an FAQ section on the Monroe County Apartment Association’s web site about fair housing.
 - Produce a monthly newsletter, “Rights Stuff,” which among other topics addresses recent developments in fair housing and fair employment.
 - Investigate complaints of housing discrimination, employment discrimination and discrimination in public accommodations.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis in the Needs.xls workbook.

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

Response:

Population:

The City of Bloomington, the county seat of Monroe, has long been associated with Indiana University, founded here in 1820. Among the state’s cities it is the seventh largest incorporated area with a population of 70,642 (2003). Not surprisingly, a high proportion of residents are in the 18-24 year old age group and Bloomington’s population is more highly educated than state or national averages (The Bloomington Economy 2004). The current enrollment at Indiana University is 37,821 (Fall, 2004). Although

population in the city is down very slightly, population in Monroe County has increased and shows a growth rate in the top third of all Indiana counties.

Bloomington City Population by Age 2000

Under 15	7,365	10.6%
15-24	30,714	44.3%
25-44	17,027	24.6%
45-54	5,467	7.9%
55-59	1,831	2.6%
60-64	1,431	2.1%
65-74	2,664	3.8%
75+	2,792	4.1%
Total	69,291	100%

Bloomington has a relatively small minority population and the greatest percent of minorities in Bloomington are connected to Indiana University as either students or faculty.

Population by Race 2000

White	60,301	87.0%
Black or African-American	2,940	4.2%
American Indian or Alaskan Native	199	0.3%
Asian	3,644	5.3%
Native Hawaiian or Other Pacific Islander	49	0.1%
Other	763	1.1%
Two or More Races	1,395	2.0%

Employment & Income:

The Vision Statement in Bloomington's recently adopted Growth Policy Plan summarizes the city's image of itself: its beautiful and diverse natural setting, consistently low unemployment, highly participatory and committed citizenry, its exemplary network of human services and individual support mechanisms. Bloomington is situated in the south central region of Indiana, an area historically associated with the limestone industry. Although this industry persists, its per cent of the total employment .2% is dramatically reduced from its heyday in the 1920's. The largest employer in Bloomington is Indiana University. The higher end administrative and professor positions pay very well in comparison to the City as a whole. The secretarial and maintenance jobs pay very low wages. The last ten years have seen the loss of many large-scale manufacturing employers, including Westinghouse, RCA/ Thomson, Otis Elevator and General Electric. The high paying jobs in these industries once insured the health of the local economy. These declines have been partially offset by employment increases enjoyed in the health services, wholesale trade and professional, scientific and technical services sectors. Bloomington anticipates growth in the bio-medical fields supported by the strength of medical device giant Cook Enterprises, Baxter Pharmaceuticals and nearby Boston Scientific. The city's economic development office

has drawn up plans to establish a certified technology park, hopefully augmenting the 33+ per cent growth seen in the Health Care and Social Service and Scientific and Technical Service sectors.

Unemployment for Bloomington is 2.7% (November 2004), however, the Monroe County average wage per job remains well below the national and state averages. Average employment in 2003 was up by 1.1% over 2000 and 10.5% over 1994. Manufacturing is the leading employment sector in the Bloomington area, but its payrolls have declined by 1/6 since 1994, while employment has increased in the healthcare and social services sector. The total change in employment since 1994 has been 10.5%.

Monroe County Employment by Sector 2003

Type	Avg. Employment	% of Total	% of Change from 1994
Manufacturing	7,515	12.5%	(16.9%)
Health care & Social Services	7,175	12.0%	35.0%
Retail Trade	7,060	11.8%	(5.3%)
Accommodation & Food Services	6,376	10.6%	3.8%
Construction	2,744	4.6%	11.5%
Admin & Support & Waste Mgt. & Remediation Scvs.	2,507	4.2%	56.5%
Educational Services	2,491	4.2%	29.7%
Other Services (exc. Public Admin.)	1,950	3.3%	8.2%
Public Administration	1,824	3.0%	19.1%
Professional, Scientific & Technical Services	1,789	3.0%	33.8%
Wholesale Trade	1,486	2.5%	34.6%
Finance & Insurance	1,219	2.0%	11.6%
Real Estate & Leasing	1,098	1.8%	13.0%
Information	1,068	1.8%	(3.1%)
Transportation & Warehousing	979	1.6%	(0.5%)
Arts, Entertainment & Recreation	350	0.6%	73.3%
Utilities	287	0.5%	(4.3%)
Management of Companies & Enterprises	225	0.4%	25.0%
Mining	132	0.2%	(33.7%)
Agriculture, Forestry, Fishing & Hunting	84	0.1%	68.0%

* Stats Indiana – www.stats.indiana.edu

Per capita personal income in Bloomington is relatively low compared to the State and Nation. In 2002, per capita personal income for Monroe County was \$24,212, which is 21.7% below national average. At \$29,221 in 2003, the average local wage falls well below the US (\$37,765) and the Indiana (\$33,379) averages. (The Bloomington Economy 2004)

Household Income 1999

Less than 10,000	5,555	21.0%
\$10,000 - \$14,999	2,840	10.7%
\$15,000 - \$19,999	2,582	9.8%
\$20,000 - \$24,999	2,076	7.9%
\$25,000 - \$29,999	1,733	6.6%
\$30,000 - \$34,999	1,584	6.0%
\$35,000 - \$39,999	1,251	4.7%
\$40,000 - \$44,999	1,107	4.2%
\$45,000 - \$49,999	755	2.9%
\$50,000 - \$59,999	1,342	5.1%
\$60,000 - \$74,999	1,686	6.4%
\$75,000 - \$99,999	1,720	6.5%
\$100,000 - \$124,999	932	3.5%
\$125,000 - \$149,999	520	2.0%
\$150,000 - \$199,999	356	1.4%
\$200,000 or more	364	1.4%

Housing and the Cost of Housing:

Housing Unit Information:

SOCDS CHAS Data shows that there are a total of 16,992 renters and 9,262 owners in the Bloomington jurisdiction. The Housing Needs Tables were completed using this data. However, HAND operates a comprehensive rental inspection program through which every rental unit within the City of Bloomington limits must be registered and inspected on a three to five year rotation. As of January 24, 2005, HAND's database showed that there are 19,341 registered units within the city limits. According to the 2000 Census, the breakdown is as follows:

Total Housing Units	28,400	--
Owner-Occupied	9,341	32.9%
Renter – Occupied	17,127	60.3%
Vacant	1,932	6.8%

A majority (61.9%) of the housing stock in Bloomington was built prior to 1979 according to the 2000 Census. This creates the potential for lead-based paint hazards. Since 2001, HAND has conducted 61 lead risk assessments and 52 homes were found to have unacceptable levels of lead. But, lead is only one of the detriments to a home of this age; these houses typically are in need of foundation, electrical, plumbing and energy efficiency assistance as well. Many of the homes in the core neighborhoods are historic or historically eligible and require work appropriate to the Secretary of the Interior's Standards.

Year Constructed	# of Houses	Percent of Total
1999 – March, 2000	434	1.6%

City of Bloomington

1995 – 1998	2,907	11.0%
1990 – 1994	2,500	9.5%
1980 – 1989	4,219	16.0%
1970 – 1979	5,373	20.3%
1960 – 1969	4,420	16.8%
1940 – 1959	3,915	14.8%
1939 & earlier	2,649	10.0%

Affordability – Rental:

As a result of a decision made by the Federal Office of Management and Budget, the Bloomington Metropolitan Area (MSA) now includes Monroe, Greene and Owen counties and this change has adjusted the Fair Market Rent lower for the first time in many years.

Fair Market Rents 2005

0 BR	1 BR	2 BR	3 BR	4 BR
\$449	\$520	\$634	\$901	\$931

However it is important to recognize that the Bloomington rental market is primarily driven by students. For example, 1,319 rental units have been added to Bloomington's market since January 1, 2003. Twenty-eight percent, or 376, of them were from three complexes – Smallwood, The Mercury and 10th & College. The average rent for a 2 bedroom unit (low-end) at these complexes is \$1,191.67/month. According to a survey of rents completed by Vencel, Inc. on a monthly basis, the average rent for a 2 bedroom (2 bath) unit is \$815/month, a 3 bedroom (2 bath) unit is \$941/month, and a 4 bedroom unit is \$1,641/month. The average across all sizes is \$706/month, with the average per square foot rent being \$0.82 and the average square footage is 872. The increase in the MSA area could create an additional financial hardship on low-income families who want to live in Bloomington to be near their work and children's schools. Landlords may choose to rent at market rates which are above what subsidy programs can offer, causing a further reduction in the number of units available to the low-income families.

According to the 2000 Census, the gross rents are as follows:

Gross Rents 2000

Less than \$200	572	3.4%
\$200 - \$299	627	3.7%
\$300 - \$499	5,023	29.5%
\$500 - \$749	6,790	39.8%
\$750 - \$999	2,347	13.8%
\$1,000 - \$1,499	1,054	6.2%
\$1,500 or more	277	1.6%
No cash rent	352	2.1%

However, the Gross Rent as a Percent of Household Income in 1999 show that 48.2% of households spend more than 35.0% of their gross income on their rent.

Gross Rents as % of Household Income 1999

Less than 15.0%	1,608	9.4%
15.0 – 19.9%	1,528	9.0%
20.0 – 24.9%	1,611	9.5%
25.0 – 29.9%	1,609	9.4%
30.0 – 34.9%	1,499	8.8%
35.0% or more	8,211	48.2%
Not computed	976	5.7%

Affordability -- Owner-Occupied:

The Bloomington owner-occupied market is also affected by the Indiana University student population. Affordable houses in the core neighborhoods are prime rental property and often purchased by investors at prices that low to moderate income individuals and families cannot afford. The benchmark housing statistic provided by the 2000 Census is the median value for an owner-occupied home. In Bloomington that figure is \$126,000, which would require a household income of \$41,580 with the assumptions stated in the chart below.

Value for Owner-Occupied Housing Units 2000

Less than \$30,000	41	0.5%
\$30,000 - \$34,999	40	0.5%
\$35,000 - \$39,999	0	0%
\$40,000 - \$49,999	107	1.3%
\$50,000 - \$59,999	179	2.3%
\$60,000 - \$69,999	287	3.6%
\$70,000 - \$79,999	426	5.4%
\$80,000 - \$89,999	635	8.0%
\$90,000 - \$99,999	744	9.4%
\$100,000 - \$124,999	1,455	18.3%
\$125,000 - \$149,999	1,484	18.7%
\$150,000 - \$174,999	723	9.1%
\$175,000 or more	1831	23.0%

Snapshot data collected from www.homefinder.org on January 26, 2005, indicates that there are 246 residential units for sale. Of those 246 units, 53 of them are priced at or below \$100,000. Of the 53 units at or below \$100,000, 32 of them are condos primarily in student complexes. This leaves 21 single detached homes available for sale.

Cost of a Home	Minimum Income Needed	# of Houses Available at Price
\$50,000	\$19,913.62	0
\$60,000	\$22,764.92	0

\$70,000	\$25,616.22	12
\$80,000	\$28,467.51	8
\$90,000	\$31,318.81	14
\$100,000	\$34,170.11	19

Assumptions:

Interest	7%
Term (months)	360
Maximum Housing Ratio	28%
Insurance (mos.)	66
Real Estate Taxes (mos.)	66

In addition to finding/acquiring appropriate available housing stock, other barriers to homeownership include understanding the home buying process, credit quality, employment stability, and funds for down payment and closing costs.

While Bloomington may have some barriers to affordable homeownership, there are several economic factors that make homeownership attractive. First, with the cost of rental housing being relatively high, some renters are paying in rent as much or more than they would for a house payment. Second, housing values continue to appreciate which makes purchasing a home an attractive long-term investment. Third, some economic factors, such as a low unemployment rate and the fact that over 50% of the population has an annual income between \$15,000 - \$75,000, make homeownership a financially feasible expectation.

Target Populations:

The City of Bloomington Housing and Neighborhood Development (HAND) Department has a variety of programs to help City residents who are at or below 80% area median income. However, HAND targets the following populations:

Renters:

HAND administers the City's rental inspection program. Each rental unit within the City limits must be registered with HAND and is inspected on a 3-5 year rotation and by complaint. This program assures renters of all income levels a safe and sanitary place to call home. According to the Service Community Needs Assessment conducted in 2002, 17% of those with incomes of less than \$25,000/year and 28% of those with incomes of less than \$15,000/year had a major problem paying their rent/mortgage. According to Census 2000 data, see above, 57% of the population is paying more than 30% of their gross income on rent. Currently, the Bloomington Housing Authority is able to assist 1,100 households, whereby last year, the Housing Authority assisted 1,280. This is a decrease of 180 households. The Section 8 waiting list is closed. It has 232 households on it as of January 28, 2005. HAND assists households on the Housing Authority and

South Central Community Action Program waiting lists through its TBRA program. Twenty-six households are being assisted with TBRA as of December, 2004. It is HAND's goal to provide additional affordable rental housing units, primarily to renters at or below 60% area median income and to continue to provide the same level of assistance through its TBRA program.

Homeowners:

HAND administers a number of programs to assist current homeowners or to help interested parties become homeowners. HAND seeks to serve potential homeowners earning between 50% and 80% area median income (AMI). Household below 50% AMI, but above 30% AMI are also considered, but not specifically targeted. HAND seeks to serve existing homeowners at or below 80% area median income make repairs on their existing homes so that they comply with health and safety codes.

People with Disabilities:

According to CHAS, there are 1,688 households with incomes at or below 80% area median income in Bloomington with a mobility or self-care limitation. HAND seeks to serve people with disabilities by providing assistance in modify their current homes to accommodate their disability or developing both homeownership or rental opportunities by expanding the available stock of houses that are fully handicapped accessible. As of December, 2004, there are 470 handicapped accessible units within the city limits.

Other Special Populations:

HAND seeks to serve other special populations within our community such as persons with HIV/AIDS and their families. HAND assisted Bloomington Hospital Community Health Services efforts to write a grant for Indiana HOPWA funds. They would be used to generate a feasibility housing study for this population. Depending upon the outcome of the feasibility study, Bloomington Hospital may ask HAND for financial assistance to develop or rehabilitate housing for this population. Other special populations that HAND may serve in the next five years include the elderly, victims of domestic violence, persons with mental disabilities, and/or persons who suffer from alcohol or drug abuse. There are projects being formulated within the community now for upgrades or new housing for these special populations. Should these projects be developed, those agencies may ask HAND for financial assistance.

Target Population	Program	# of Households Served 2005-2010
Renters on Section 8 Waiting List	○ Tenant Based Rental Assistance	150 (Avg. 30/year)
Renters at or below 60% AMI	○ Rental Rehabilitation	5 (Avg. 1/year)
Potential Homeowners at or below 80% AMI	○ Purchase-Rehab ○ Down Payment &	

	<ul style="list-style-type: none"> ○ Closing Cost ○ Homeownership New Construction 	
Existing Homeowners at or below 80% AMI	<ul style="list-style-type: none"> ○ Owner-Occupied Rehabilitation ○ Emergency Home Repair 	115 (Avg. 23/year)
People with Disabilities at or below 80% AMI	<ul style="list-style-type: none"> ○ Home Modification for Accessible Living ○ Homeownership New Construction ○ Rental New Construction 	55 (Avg. 11/year)
Other Special Populations	○ HOME/CHDO	N/A

Target Areas:

Since the late 1970's the city has recognized that some of its aging and lower income neighborhoods require additional assistance with housing or infrastructure to improve the quality of life. Although funding is available city wide, five neighborhoods have been identified as having the greatest need for housing renovation and infrastructure improvements: the Upper West Side (which includes the Public Housing Authority), Near West Side, Prospect Hill, McDoel Gardens and Broadview. HAND's neighborhood planning program, in cooperation with the Planning department, has already completed area plans in McDoel and Broadview. The department is in the process of completing a plan for Prospect Hill. The goals and needs identified through this process help the city to select infrastructure and capital improvement projects, as well as to survey housing conditions. These assessments encourage housing partnerships with non-profit developers with construction expertise appropriate to the area.

See attached map.

Census Tract/Block Group & Median Household Income in 1999

Census Tract/Block Group	Median Household Income
1-1	\$15,795
1-2	\$14,635
1-3	\$12,143
1002-1	\$45,706
1101-1	\$22,440
1101-2	\$17,254
1101-3	\$31,250
1102-1	\$21,643
1102-2	\$46,250
1301-5	\$31,202
16-1	\$10,989

16-2	\$12,770
16-3	\$16,477
201-1	\$23,750
202-1	
301-1	\$19,356
301-2	\$27,716
301-3	\$11,157
301-4	\$25,052
401-1	\$32,540
401-2	\$17,083
401-3	\$24,274
402-1	\$26,552
402-2	\$27,098
6-1	\$19,907
6-2	\$14,800
6-3	\$18,155
6-4	\$33,618
6-5	\$34,609
6-6	\$25,700
7-3	\$65,938
8-2	\$20,781

Upper West Side:

Although much has been accomplished, the Upper West Side is acknowledged as one of Bloomington's most disadvantaged areas. Still in need of economic revitalization, the Upper West Side underwent major redevelopment during Bloomington's early urban renewal efforts. The Bloomington Housing Authority was located there on land that was cleared of substandard housing in the 1960s. There are currently 312 units of public housing in the Crestmont neighborhood, most of which are over 25 years old and in need of renovation. Also included in this area is Lemon Lane Landfill, which was the primary location for the dumping of refuse and debris from Westinghouse. In the 1970's, it was discovered that one of the primary ingredients used in Westinghouse's products was Polychlorinated biphenyls (PCB's) which is a toxic, persistent, hazardous pollutant. The Lemon Lane Landfill ultimately was listed on the USEPA's National Priorities List and is an EPA Superfund site. One of the chief problems with property in this area, which contains a fair amount of vacant developable land, is that scavengers collected capacitors from Westinghouse, brought them home to collect the precious metals inside, and discarded the casings. This process leaked PCB oil onto residential ground. Many of the properties located in the Upper West Side are known to be contaminated or suspected to be contaminated by PCBs.

The existing housing stock is primarily single family, but the neighborhood contains a diversity of age and construction styles: some vernacular historic, some suburban tract houses, and some remaining areas of blighted substandard construction. Parts of the neighborhood are still on septic or in need of sewer expansion, road improvements and

sidewalks. Habitat, South Central Community Action Project and HAND actively pursue housing projects in this area. It is the primary subject of an Indiana Housing Finance Authority “Improving Neighborhoods Through Revitalization” Grant.

Near West Side:

The Near West Side is an older established residential area located close to downtown and within walking distance of recently rehabilitated commercial and office properties. It is one of the few neighborhoods containing a school which has survived there since the late 1800’s. Housing in the Near West Side is primarily single-family, historic or historically eligible bungalows and gabled-ells. Containing two active African American congregations, the neighborhood forms the core of Bloomington’s Black community and was listed on the National Register of Historic Places in 1997 for its place in ethnic social history. Many of the houses have structural and code compliance problems and most require rehabilitation according to the Secretary of the Interior’s Standards. Infrastructure such as sewer and sidewalks are already in place, although significant portions of it are aging and in need of repairs or replacement.

A strong neighborhood association has encouraged the city’s attention to the Near West Side’s problems for many years. The struggle to maintain the neighborhood as owner occupied has been difficult because of its proximity to Indiana University, and its inventory of low cost houses. Deferred maintenance on rental properties as well as the relatively low income of its residents has made the rehabilitation of its historic homes a priority in the department for many years. Bloomington Restorations, Inc. has completed 9 projects in the neighborhood since 1998. HAND’s OOR program was modified to include an incentive to restore facades in 1998 as a response to the National Register listing. Many service providers are located in this area: Girls Club, Inc., Amethyst House Men’s Facility and ¾ Way House, Center for Behavioral Health “Recovery House” and an alternate high school “Aurora” within the MCCSC system.

Prospect Hill:

The Prospect Hill neighborhood is an historic residential area that is also close to the downtown and within walking distance of employment and services. Housing in this area is primarily single-family and historically significant. Two areas have been listed on the National Register of Historic Places: Prospect Hill and Steele-Dunning districts. Although a two block area along Rogers Street contains some large and carefully restored residences, the remainder of the housing varies from good to poor condition. The houses west of Rogers Street are working class cottages (1880-1910) of very small square footage (900-1200 sq. ft.), (1-3 bedroom), similar to the homes in the Near West Side. A fundamental problem with this housing is its method of construction. It now requires serious reinvestment in order to maintain structural integrity. Most of this folk housing was built on rubble and limestone piers. They are now collapsing, or have incurred substantial insect damage and rot. The necessary repairs to foundations can cost between \$8,000-20,000, which constitutes a major expense in the HUD code-related rehabilitation. Many houses have been renovated, but there are still a number of homes that need

structural or code improvements. The National Register Districts make restoration a priority. Infrastructure is already in place, and much of it has been repaired or replaced, but areas remain with aging (century old) utility infrastructure. A HAND non-federal sidewalk grant program assists with the repairs of historic WPA sidewalks in Prospect Hill. The sidewalk initiative is coordinated through the HAND Neighborhood division, after the Prospect Hill Neighborhood Association identified the need.

McDoel Gardens:

Since its listing as a Conservation District in 2001, McDoel Gardens neighborhood has reinvented itself as a sought-after area for first time homebuyers. The neighborhood was negatively impacted by Bloomington Hospital's expansion to the north and the loss of Thomson (RCA) to the southwest, creating a large developable industrial tract within the Enterprise Zone. The Indiana Enterprise Center is included in the newly created CREED (Community Revitalization Enhancement District) district, and much effort is focused on its redevelopment. Much like TIF districts, this program redirects local taxes to pay for necessary public improvements to an area. In the past, pressure to expand the industrial area into the residential neighborhood was intense. With the Conservation District, residents acted to preserve their homes from demolition and brought more stability to this neighborhood of very modest bungalows. The housing in McDoel once served workers at the Showers kitchen cabinets works on South Rogers, the limestone mills that collected along the spine of Bloomington's first railroad and the Monon Railroad Company itself. Built between 1890 and 1930 McDoel neighborhood constitutes another older group of houses in Bloomington. When industry moved away, many were converted to rentals or housed the aging relatives of those who enjoyed McDoel in its heyday. Today there are infrastructure upgrades to be made, but housing is modest and affordable. McDoel completed a neighborhood plan in 2002 in cooperation with the Planning and HAND Departments of the city. They prioritized drainage issues, pedestrian and public access upgrades, affordable owner occupancy and housing maintenance and repair. HAND worked with Bloomington Restorations, Inc. to provide a facade program that was targeted in this neighborhood.

Broadview:

The Broadview neighborhood was gradually annexed into the city limits over the last 5 years. The neighborhood includes a large number of single family houses, trailers, as well as some multi-family properties. It is the farthest targeted neighborhood from the downtown and almost rural in character. The neighborhood reflects a variety of housing types, ages and conditions. It contains the greatest number of homes built between 1945 and 1970 of all of the target areas described. Broadview is less affected by the demand for student housing as it is relatively distant from the University. This distance makes it one of the more affordable neighborhoods in the City. It has the largest number of single trailers on city lots of any neighborhood. There are also many dilapidated homes suitable for clearance and new infill. Habitat and HAND have been active in the neighborhood since its recent annexation. HAND actively seeks lots for redevelopment in Broadview. Road surfaces, curbing, drainage, and sewer provisions are in need of installation or

upgrades. Very little of the area has sidewalks. The scheduled closing of the Broadview School has left a vacancy in the core of the neighborhood, but it may provide the opportunity to create a center for needed services.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

Response:

The City of Bloomington Housing and Neighborhood Development Department's mission is to improve our neighborhoods through a variety of means as outlined below. Stable neighborhoods and improved housing is a form of economic development. It is imperative that Bloomington have stable, attractive neighborhoods in order to attract investment in our community. Specifically, HAND's objectives are as follows:

Objective 1: Create opportunity for affordable homeownership.

- A. Acquire available properties for the construction of affordable housing units.
- B. Provide infrastructure assistance when applicable.
- C. Provide subsidy to for-profit and non-profit developers for the construction of affordable owner-occupied homes.
- D. Provide non-profit developers with attractive construction loans for the construction of affordable owner-occupied homes.
- E. Acquire appropriate available properties for the rehab
- F. Provide homeowners direct assistance to purchase and rehabilitate existing homes through HAND's Purchase-Rehab program.
- G. Provide homeowners direct assistance to purchase homes through HAND's Down Payment and Closing Cost Assistance program.
- H. Continue to work with local lenders to create partnership opportunities to finance affordable housing projects.
- I. Provide support and assistance to potential first time homebuyers through HAND's Homebuyer's Club

Objective 2: Encourage neighborhood stabilization.

- A. Provide rehabilitation and historic renovation assistance to existing eligible homeowners.
- B. Provide subsidy to create more accessible rental units to for profit and not-for-profit developers.
- C. Provide rental inspections to maintain the integrity of rental properties.

- D. Provide existing homeowners with assistance to make emergency home repairs that threaten the health and safety of the occupant or the integrity of the structure.
- E. Provide technical assistance to homeowners on appropriate historic renovation, where applicable.
- F. Provide neighborhood assistance through the Neighborhood Improvement Grant or the Small & Simple Grant (general fund).
- G. Provide neighborhoods with neighborhood clean-up grants (general fund).
- H. Provide technical assistance to neighborhoods to create or strengthen neighborhood associations.
- I. Provide technical assistance to neighborhoods to develop a neighborhood plan (long-term strategic plan).
- J. Provide technical assistance to citizens to encourage community building through programs such as the Citizen's Academy.

Beginning in 2001, HAND's Neighborhood Division partnered with the Bloomington City Planning Department to launch a neighborhood planning initiative in the McDoel Gardens area. Since that time the city has completed two neighborhood plans and is well into the process of publishing another. The neighborhoods selected are eligible for or have actually received CDBG funds for the installation or replacement of sewers, sidewalks and storm water mitigation. The neighborhood planning process involves multiple public meetings and is guided by a steering committee composed of residents, business owners and agencies with an interest in the area. Input from these meetings establishes the principal concerns of the neighborhood and will facilitate needed public projects. All three of these neighborhoods are within HAND's geographic area of interest, and the plans themselves have proved invaluable in prioritizing and scheduling capital improvements as well as the use of existing programming.

The 4th and Jackson project in Prospect Hill was completed in 2003 and it was made possible with private contributions from business owners, funds from the City Utility and Street Department budgets and CDBG funds. A one hundred year old water line was replaced, dangerous storm water culverts crossed by gas lines were rebuilt and historic WPA sidewalks were restored in a target area. Over the last few years, the neighborhood association of Prospect Hill has methodically restored its inventory of limestone sidewalks using Neighborhood Improvement Grant awards from the city budget.

Informed neighborhood support is pivotal to all large public projects. Neighborhood residents can provide the positive political energy to accomplish projects with the spirit of consensus. Familiarity with city employees, departments and functions brought about through the neighborhood planning process builds participation in existing city housing and service programs. Residents who survey housing conditions in their own neighborhoods can identify potential rehabilitation projects for HAND and its partnering CHDOS.

The following objectives are samples taken from their respective neighborhood plans and function as guides in the department's redevelopment efforts :

McDoel Gardens Objectives

- Preserve historic character and scale ensure single family residential uses are the predominant use for the neighborhood by constructing appropriate infill and assisting conversion of rentals to owner occupancy
- Utilize streetscape enhancements as a tool for attracting and promoting a balance mix of residential and commercial activities
- Utilize public/private partnerships to attract new businesses as well as reinvestment in the neighborhood that will provide employment opportunities and produce living-wage salaries for residents and the community at large.

Broadview Objectives:

- Continually strive to improve storm drainage and other public facilities in the neighborhood
- Promote the Reuse of the Broadview Elementary School
- Annually identify and prioritize abandoned/ neglected properties requiring the most immediate attention.
- Preserve and maintain affordable single family homes through homeownership

Need of Public Housing (91.210 (b))

In cooperation with the public housing agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessments of needs of tenants and applicants on waiting lists for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist this process.

Response:

Bloomington Housing Authority

The PHA's stated mission (2005) is to "administer public funds using available resources in a manner which will allow the BHA to offer a variety of affordable housing opportunities and supportive services that foster stability and self sufficiency through creative partnerships while servicing our customers with the highest level of professionalism and respect."

Public housing includes the federally subsidized affordable housing that is owned and operated by the local Public Housing Authority. The Housing Authority also administers the Section 8 Program. The Housing Authority has a board of seven members appointed by the Mayor of the City of Bloomington, one of which is a resident commissioner. A successful search for a new Executive Director was completed in 2004. The city was

involved in the review of applicants. The HAND Department also works closely with the Housing Authority to coordinate services and provide maintenance and upgrades to these subsidized units. In the past three years the city has awarded CDBG funds to provide kitchen and electrical upgrades, air conditioning, smoke alarms, and improvements to the adjoining Crestmont Park. In ten of the last federal funding cycles HAND has subsidized Housing Authority rehabilitation projects nine times. During the four funding years 2001-2004, the BHA received \$178,050 for needed upgrades and remodeling.

The Bloomington Housing Authority has an established a rent rate of 100% Fair Market Rents. Tenant profiles (2004) indicate that 90% fall in the extremely low (30% of median) income category. (Tenant Statistical Reporting PH) Another 7% fall within the 50% of area median range. A disproportionate number of elderly (11.9%) and disabled (31%) reside in public housing in Bloomington as compared with the general population. The following is an assessment of existing housing administered by the Bloomington Housing Authority:

Public Housing Programs:

There are 310 total units of conventional public housing available at three sites in Bloomington: Walnut Woods, Reverend Butler and Crestmont complexes. Some of these units, housed in the Reverend Butler complex, are earmarked for elderly.

Complex	Bedroom type	Number of units	Square footage
Crestmont (1967)	0	4	390
	1	50	486
	2 flat	2	729
	2	60	421
	3	66	502
	4	10	634
	5	4	734
Reverend. Butler (1972)	1	32	557
	2	10	713
	3	14	991
Walnut Woods (1982)	1	26	570
	2 flat	4	500+
	2	14	710
	3	16	733

The Housing Authority has 25 applicants on the waiting list. The one bedroom waiting list was closed for 10 months between October 2003 and August 2004 and is now open.

Section 8 Tenant-Based Assistance

There are 1230 vouchers Section 8 active within the city, however this is far below the demand for subsidized housing and a long waiting list currently exists. The number of vouchers fluctuates monthly. The Section 8 waiting list is currently closed. In the past

three years it was closed for 9 months from February 2003 to October of 2003. It closed again in February 2004 and remains closed at this time.

The following reflects the kinds of units occupied with vouchers at a point in time. This count was provided on Dec. 29, 2004

1 bedroom	373
2 bedrooms	378
3 bedrooms	361
4 bedrooms	81
5 bedrooms	14
TOTAL	1207

Using Tenant Statistical Reporting for Section 8, 86% of tenants are extremely low income and 13% are very low. The disabled make up a full 50% of all Section 8 tenants.

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership (NAHA Sec. 105 (b)(11) and (91.215(k))
3. If the public housing agency is designed as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105(g))

Response:

The Housing Authority is completing its 5 year plan for Fiscal Years 2005-2009. They have achieved the rating of "standard performer" PHAS and will obtain a "high performer" rating within the next year. In 2003 the BHA completed a comprehensive physical needs assessment created by Morgan Sweeney Associates. In response to that assessment they are initiating an Energy Performance Contract and will be planning for a major renovation of two of its three sites with the probable use of CDBG and Federal Home Loan Bank funding. After going through a competitive bidding process, the Housing Authority has hired a local architectural firm (Kirkwood Designs Inc.) to plan for exterior façade and site upgrades based upon the 2003 physical needs assessment.

The Housing Authority is committed to providing self sufficiency services to its tenants and this programming has grown over the last two years with the hiring of a new employee and the proposed hiring of another for homeownership counseling. The Family Self Sufficiency program for Section 8 tenants coordinates educational services for families in a 5 year contract. Participants receive set aside funds upon completion of the program. The Authority plans to initiate Memoranda of Understanding with agencies that can provide on-site programs for housekeeping, credit counseling and budget issues. HAND, Workforce Development, and the Office of Family and Children have expressed interest and are anticipated partners. In summer of 2004, Ivy Tech opened a technology site to increase computer literacy. Budgeting classes and tax counseling are currently held in this facility. Additionally the Authority has an ongoing relationship with Boys and Girls Club and participates in the National Night Out to introduce tenants to support services in the area.

Recently, the Bloomington Public Housing Authority received funding for a Section 8 Homeownership Program which will complement their on-going self-sufficiency program. Homeownership is a major initiative in the 2005 Plan. A new position of resident services coordinator was created in late 2004, to be the primary liaison with resident council. This position works with residents to determine their needs and match them with programming. The resident coordinator responds to complaints and mediates tenant issues. The Housing Authority has an active resident council which holds regular meetings, all of which are attend by PHA staff. Flyers are routinely distributed to notify tenants of the monthly meetings and the training and educational initiatives available. Resident Council is active in identifying and requesting future initiatives.

The Bloomington Housing Authority, in its 2005 Plan, has prioritized assistance for families at or below 30% AMI, and committed to exceed HUD targeting requirements. Consistent with their mission to support those in the most urgent need of housing, they will employ admissions preferences aimed at families at 50% AMI who are employed. It will increase the number of affordable units by expanding the number of Section 8 units available. In attempting to maximize the number of occupied units at the Housing Authority, the PHA will improve its maintenance policies to maximize the number of units that are off-line at any one time. They hope to reduce the amount of time that a unit is vacant between tenants and reduce time spent renovating the existing units. In order to address the needs of special populations within the Housing Authority, they intend to apply for special-purpose vouchers for the elderly and families with disabilities. They will also affirmatively market to races/ethnicities that have disproportionate needs as well as the disabled by coordinating with local non-profit agencies to identify needs in those populations.

In its current 5 year plan, the Housing Authority identifies a shortage of housing for all eligible populations. The following demographic profiles taken from the 2005 Housing Authority and Section 8 waiting lists prove the level of need for safe, clean and basic housing within the community.

Bloomington Housing Authority Waiting List Profile (28 total- 2005 PHA Plan)

Extremely low	<30% AMI	97%
Very Low	30-50% AMI	3.75%
Families with Children		43%
Elderly families		3.75%
Caucasian		86%
Black		18%

Section 8
Waiting List Profile (242 total- PHA Plan)

Extremely low	<30%	82%
Very Low	30-50% AMI	27%
Families with Children		46%
Elderly families		12%
Families with disabilities		32%
Caucasian		91%
Black		9%
Asian		.5%

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negatives effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this pat, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

Response:

While unemployment is relatively low at 3%, (Indiana Department of Workforce Development June 2004) and 45% of the population has an income between \$15,000 and \$75,000 per year, one would assume that homeownership is a real possibility for many of these workers. Tax restructuring, however, has tended to distance the goal of owning a home even further. The Indiana Supreme Court ruled that property assessments were unconstitutional and as a result individual property taxes rose an average of 33%. The new rates are based upon fair market value and attempt “to correct” a perceived undervaluation of older homes. In Bloomington, low/moderate income citizens have predictably settled into older more affordable homes with low taxes. These neighborhoods were affected the most dramatically by the tax increase. The 2003 SCAN study documents 30% of all respondents reporting “difficulty paying mortgages or rents.”

The change also affected seniors who had occupied their homes for many years suffered an unanticipated increase in living costs as a result of the fair market system.

Indiana University

The substantial presence of Indiana University students in the community, they make up 51% of the population when school is in session, has profoundly impacted housing affordability in Bloomington. A great number (22,636) students reside “off campus” directly competing with Bloomington residents of moderate to low income for entry level housing and rental units. And although it is primarily focused near the University, student market pressure is, in reality, pervasive and affects rental rates throughout the city.

Construction Costs

The high land value also increases housing construction costs and makes affordable housing development more difficult. There are no fee reductions in the County building permit process for affordability, nor are code requirements waived to reduce costs. Because of County budgetary problems, removal of these fees is not likely. The supply of homes to the affordable market does not keep pace with the demand and several local CHDOS have waiting lists for homeownership including Bloomington Restorations, Inc. and Habitat.

Rental Rates

Rental rates in Bloomington have steadily increased because of the University market. Many current tenants are attracted to homeownership because mortgage rates are still moderate. HAND’s Homebuyers Club and housing counseling programs encourage and instruct this group of potential owners. Typically graduates of the program settle into older neighborhoods where purchase price, insurance premiums and tax rates are lower. The Purchase Rehab program, identified as a need in the 1999-2003 Housing Strategy, offers down payment and closing costs plus the cost of moderate rehab on an older home. The program was designed specifically to assist low-mod income purchasers who buy in older neighborhoods where maintenance may have been deferred by landlords. Since its inception in 1999, the program has assisted 17 new owners and loaned \$365,439.00 in forgivable loans. The program has performed well against its goals: catalyzing the conversion of houses from rental to owner occupancy and providing first time homebuyers with dependable homes.

HAND also administers the City’s rental inspection program. Each rental unit within the City limits must be registered with HAND and is inspected on a 3-5 year rotation as well as by complaint. The program assures all renters a safe and sanitary home. Through the HOME program, HAND partners with residential investment owners to either rehabilitate or newly construct rental units for families and individuals below 80% area median income. Frequently, HAND negotiates units that are restricted to even lower income tenants, such as the project with Renaissance Rentals that is rented to individuals at or below 50% of median income in assisted units. It is a goal of HAND to further reduce

rental rates on its subsidized properties by obtaining agreements with landlords to serve tenants at 60% or below AMI. The inspection program also provides HAND with a snapshot of neighborhood housing conditions and transitions between owners. This information can create an opportunity to purchase or partner in the property's redevelopment.

Zoning

The current zoning ordinance, passed in 1995, provides some development incentive for the construction of affordable housing. The Planned Residential Overlay allows for increased density or "bonus units" when affordable units are created in a project. Two market rate units can be built for every affordable unit. Affordability covenants continue for no less than 17 years. The project must be monitored through a state, local or federal program to qualify. Within the PRO zone, accessible units are also encouraged by density incentives. Although benefit is given to the developer, the maximum density is capped. The current PRO incentives have not been widely used.

A more accurate reflection of the collaboration between the HAND and Planning Department's collaboration to overcome regulatory barriers is the new construction of 11 accessible units within a planned unit development using HOME money. The developer received both construction funding and density bonuses in this project.

Because average city lots are smaller and housing placement is frequently denser in some of Bloomington's older or "core" neighborhoods, HAND and other affordable housing builders have collaborated with the Planning Department to subdivide single corner lots for new affordable owner-occupied housing construction. When subdivision is finalized, a covenant is placed upon the house to keep it affordable for a period of 10 to 15 years.

Bloomington's current zoning ordinance will be replaced by a new one in 2005. The adopted Growth Policy Plan (2002) will create new zoning standards for the City. GPP policies also provide information about how the new ordinance will approach the affordable housing issue. Since infrastructure upgrades in low-mod neighborhoods are usually addressed through the CDBG process, the city has begun to coordinate capital improvements through a neighborhood planning process. Neighborhood plans involve multiple city departments, neighborhood associations and business owners. HAND, through its Neighborhood division and the Planning Department jointly manage the neighborhood planning process, and so far have completed two plans for low-mod neighborhoods within the HAND's geographic areas of interest: McDoel Gardens and Broadview (median income \$22,440.00). The GPP specifically identifies that the Upper West Side or "Crestmont" area near the Public Housing Authority should be targeted for mixed use affordable housing. To this end, HAND applied for and received an Improving Neighborhoods through Revitalization Planning Grant in 2004.

A major goal of the GPP is to conserve community character within core neighborhoods. To achieve this, the plan promotes reinvestment by owner occupants and development of new affordable housing. Programs that provide incentives for low to mod income

housing rehabilitation (tax abatements, loan and grant assistance) within older established neighborhoods are encouraged. The city's Purchase Rehab and Owner Occupied Rehab programs and its partnership with Bloomington Restorations., Inc. insures the appropriateness of affordable housing design within these older and sometimes historic neighborhoods

Infrastructure Improvements

The city's long term commitment to upgrade water lines and storm drainage systems and to expand into areas that were underserved is apparent through the last 5 years of CDBG funding. The city has spent \$1.3 million dollars for water and sewer provision and replacement, public park improvement and sidewalk construction and repair. By providing adequate infrastructure, the city reduces the cost of housing construction in these areas. The GPP states that if public money is spent for infrastructure in private developments, then the project must justify this expense through certain identified public benefits which include: affordable housing, living wage jobs, and brown fields rehabilitation.

Environmental Concerns

HAND is increasingly aware of development impediments presented by industrial dumping and suspicion of industrial dumping in the Upper West Side Neighborhood. The department is also sensitive to possible direct hazards to public health in this area where over half of the residents are below the poverty line. Because of these concerns, the department applied for and received an Indiana Housing Finance Authority *Improving Neighborhoods Through Revitalization Planning Study* Grant targeting the Upper West Side. It is hoped by identifying the neighborhood as a Residential Revitalization Area (RRA) and successfully obtaining funds, HAND will obtain needed money for the survey and remediation of housing sites. In the recent past, efforts by Habitat to develop basic housing with SHOP grant money suffered delays with the discovery of contamination. Similar delays and expenses are anticipated in many of the potential housing sites north of Lemon Lane landfill and in areas where residents scavenged capacitors from Westinghouse. Demographically the area most in need of revitalization is also the most difficult to develop. A predictable and timely method to address environmental issues in the Upper West Side is needed.

Methodology for Affordable Housing Development

New construction designs for affordable housing are reviewed through an RFP process that considers their impact and appropriateness on adjoining properties. One recent project is a good illustration of the cooperative way that affordable new construction will occur in the future. HAND partnered with South Central Community Action Project and Habitat for Humanity to develop four new infill houses at 9th and Fairview. The tract is located in the West Side National Register District. This project also required, with the endorsement of the Planning Department, subdivision of a corner lot to permit an additional unit of housing on the site. CDBG funds were used to provide sidewalks and

street trees, sanitary and storm sewers. The 9th and Fairview project demonstrates a method of implementing new constructions projects that is an excellent model for the future: land acquisition, planning support, partnerships, and infrastructure improvements.

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

Homeless Needs – The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

Response:

The most accurate profile of local homelessness comes from the SCAN report: “Individuals experiencing homelessness often have a history of multiple, accumulated problems that can include chemical addictions, mental illness and emotional health issues, physical health issues, a lack of education and limited job skills. A shortage of affordable housing creates an even greater challenge for the homeless.” The typical homeless person in Bloomington has an income below \$15,000 and has attained only a high school GED or below (SCAN). Those with higher income have addiction or mental health histories. Many have experienced triggering event such as illness, job loss, jail, divorce or domestic violence. These are incidents that tend to displace people. However, unlike many other communities, in Bloomington there are also people who cannot find adequate employment to sustain the cost of their housing. Those on social security, disability payments or who are unable to find full time jobs cannot pay for rent, food, and utilities and frequently they must choose between health care, food or housing. Almost a third of the respondents (29%) in the SCAN study reported that “finding a job that pays enough to meet the family’s basic needs” was a major or minor problem.

Among the clients of service providers, 52% reported having a job that pays enough to meet basic needs was a major problem.(SCAN), another 22% said it was a minor problem. Bloomington’s support network addresses the fundamental cause of homelessness for specialized populations through the efforts of Middle Way House, Center for Behavioral Health and Amethyst House. However, homeless families with children and single women often do not have access to emergency shelter in Bloomington. At this time they may find funds from the Salvation Army or St. Vincent DePaul for a few nights at a hotel. Single women who are not victims of domestic violence find few beds set aside for their use.

There are two identified populations in imminent risk of homelessness. Individuals released from local jails are not assisted with funds for housing, nor provided with any assistance in locating it. They are not considered homeless according to the HUD definition so they cannot be assisted with HUD funded homeless programs. If there were more transitional facilities targeting inmates with disabilities it would lessen jail overcrowding and expenses. Currently these inmates are kept in jail because there is no place to house them upon release. Don Wheeler of the Jail Diversion Program of the Mental Health Alliance identifies several instances per month of this critical situation. Similarly, discharged patients of state mental institutions do not fit the definition “homeless” and are not eligible for assistance.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction’s homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction’s choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of resident provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table – Homeless Populations and Subpopulations.

Response:

Homeless needs assessments collected through the Continuum of Care, SCAN, Focus Groups and Agency interviews have consistently identified the same gaps in services.

- Emergency Housing for families
- Emergency and transitional housing for single women
- Housing for homeless youth
- Housing for released inmates
- Housing for released patients of state mental health institutions

HAND has historically assisted providers through CDBG operating subsidies, CDBG and HOME construction and rehabilitation costs, and has coordinated the efforts of other funders like Jack Hopkins by providing staff and technical assistance. Technical assistance in the form of staff support is also offered to the Housing Trust Fund and the Housing Network.

Priorities for the next five years include:

Emergency Housing for Homeless individuals

The gap in emergency shelter for individuals has been a given a high priority, HAND will support the creation of additional beds particularly for single women. Although HAND has not funded the creation of new facilities directly, they continue to assist emergency shelters with operating costs and rehabilitation of existing buildings through HOME and CDBG. HAND will seek opportunities to for partnership.

Transitional Housing for Homeless Individuals

Medium priority is assigned to transitional housing for individuals. Although the gap in provision is proportionately as substantial as in emergency housing, this category is helped by the number of special needs subpopulation providers in Bloomington. Amethyst, Middle Way House, Center for Behavioral Health have strong transitional programs with access to case management services. Agencies are expected to expand and HAND anticipates providing support, by monitoring the progress of their plans and assisting as the plans mature.

Permanent Supportive Housing for Homeless Individuals

Although there are no plans to provide funding for permanent supportive facilities HAND will provide assistance to the Public Housing Authority in the implementation of its Energy Performance Contract and its 2003 physical needs assessment. The Housing Authority serves primarily the low and extremely low income at the threshold of homelessness. 97% of the families on the waiting list for PH units are $\leq 30\%$ AMI.

Emergency Housing for Homeless Families

The statistics in the Continuum of Care indicate that families are being sheltered but they misrepresent the situation. There is no emergency shelter facility in the city that accepts families. The numbers reflect the current method of providing families with vouchers for rooms at local hotels. Additionally, the facilities for victims of domestic violence do not allow two parent families. HAND has given high priority to assisting in the development of emergency facilities for family use.

Transitional Housing for Homeless Families

There are only three options for transitional housing for families within Bloomington: the Salvation Army, Middleway House's The Rise and Amethyst House's Women's facility. Of these, only the Salvation Army's "Hope Village"

provides shelter for two parent families. HAND has given a medium priority to this issue and plans to fund additional units as they are developed.

Permanent Supportive Housing for Homeless Families

The Bloomington Housing Authority serves the extremely low income population including addressing permanent supportive housing for families. HAND will indirectly assist this issue through its funding of Housing Authority initiatives.

Chronic Homelessness

Programming and case management provide stability to those transitioning out of a chronically homeless state. The Continuum of Care documents several community responses to chronic homelessness that have been implemented. The Center for Behavioral Health successfully met their goal to maintain 50% of mental health clients in supportive permanent housing who will continue in permanent housing for a year and a half afterwards. PATH is a program that assists the chronically homeless by enrolling them in outpatient mental health programs. PATH assisted five chronically homeless clients. The Shalom Center also provides intensive case management to its clients, and is usually the first point of contact for services. HAND provides technical assistance and operating funds for these agencies.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

Response:

The principal agency that provided emergency shelter within the city of Bloomington, Shelter Inc., dissolved due to financial problems in 2003. Much care was taken to ensure that emergency shelters were reopened and their management assumed by existing and newly formed agencies. Martha's House, a new 501 (c) 3, opened in a location in close proximity to the Perry Township trustees office. The Center for Behavioral Health assumed administration of the Grant Street SRO. The Salvation Army, a faith-based organization agreed to take over Hope Village.

In addition to emergency shelters for the general population, there are also emergency and transitional housing in the city for special needs populations including victims of domestic violence and those with mental health and substance abuse issues. The following charts describe the number and kinds of housing available in Bloomington

There are eight transitional housing facilities within the city limits administered by four different agencies who provide 209 total units. Subpopulations are served by the Center for Behavioral Health which administers of the 17% units for mental health, Amethyst House administers another 17% for substance abusers and Middle Way provides 49% of the total units to domestic violence victims. The remaining 17% are family units. The following charts summarize the currently available facilities, categorized by type and population as of February 2005:

Transitional Housing Providers

Provider Name	Facility Name	Target Pop 2004 year- round units		Family Units	Family Beds	Individual Beds	Year- round
		A	B				
CBH	Recovery House	SFM				15	15
CBH	Blair House	SFM				10	10
CBH	Hoosier House	SFM				10	10
Amethyst House	Men's	SM				19	19
Amethyst House	WIT	SF		2	4	8	12
Amethyst House	¾'s House	FC				5	5
Salvation Army		FC		12	36		36
Middle Way House	The Rise	FC		28		102	102
SUBTOTAL				42	40	169	209

Emergency Housing Providers

Provider Name	Facility Name	Target Pop 2004 year- round Units		Family Units	Family Beds	Individual Beds	Year- round	Seasonal
		A	B					
Monroe County YSB	Second Chance	YMF				15	15	
CBH	TCF	SMI				10	10	
Martha's Place	Adult Emergency	SFM				28	28	
Middle Way House	Emergency	FC	DV	18	45	4	49	
Back Street Missions	same	SFM				38	38	50
Bloomington Township	Rosie's Place	FC						8
Township Trustees	Poor Relief							6
SUBTOTAL				18	45	95	140	64

Permanent Shelter:

Provider name	Facility Name	2004 Year- round Units		Family Units	Family \Beds	Individual Beds	Year- round
		A	B				

City of Bloomington

CBH	Westplex	SFM				19	19
CBH	Cardinal	SFM				4	4
CBH	Hopewell	SFM				7	7
CBH	Swain	SFM				2	2
CBH	First Street	SFM				3	3
CBH	Patterson	SFM				1	1
CBH	Fairview	SFM				7	7
CBH	S+C Units	SFM				15	15
CBH	Grant Street SRO	SFM				12	12
Middle Way House	Permanent Project	FC		6	6		6
CBH	Scattered –site Apts	SFM				7	7
SUBTOTAL				6	6	77	83

Led by the **Perry Township Trustee's Office**, several agencies, including the Housing Network, a consortium of housing providers, cooperated in a point-in-time study of the local homeless population in the summer of 2003. The city was canvassed by volunteers who broke out quadrants and provided questionnaires and food to those they found on the street without shelter. The count was conducted in the evening in September 24, 2003, and fulfilled the requirements of HUD's point-in-time inventory.

Shelter Facility	women	men	Children
Middle Way House	4		
The Rise	18		
Backstreet Missions		7	
Monroe County Youth Shelter			12
Amethyst House	8		2
Center for Behavioral Health	6	19	
Bloomington Township	1	1	1
Martha's House	2	14	
TOTALS	39	41	58

Sheltered Total	138
Unsheltered Total	34*
Grand Total	172

More recent numbers were submitted with the **Continuum of Care Homeless Population and Subpopulations Chart (Form HUD 40076 COC-1 page 1)** Another count was conducted on the night of August 16, 2004 from 8-10 PM. The figures were assembled including emergency and transitional housing shelter counts and a standardized procedure for assessing unsheltered persons based upon The Urban Land Institute's Practical Memo for Counting Homeless: Manual for State and Local

Jurisdictions and other Best Practice procedures. The unsheltered count (30*) was estimated using the information provided by the 2003 Perry Township count (above) when homeless living on the streets were counted by trained volunteers in a single two-hour period.

	SHELTERED		UNSHELTERED	TOTAL
	Emergency	Transitional		
1. Homeless Individuals	95 (N)	135 (N)	55 (N)	289
2. Homeless Families with Children	19 (N)	46 (N)	12 (N)	77

2a. Persons in Homeless Families with Children	54 (N)	92 (N)	30 (E)	176
Totals (lines 1 and 2a)	149	227	85	461

(N) enumerations, (E) Estimates, (A) Administrative Records

These figures were then broken down into Subpopulations:

Homeless subpopulations	Sheltered
1.Chronically Homeless	38
2.Severely Mentally ill	76
3. Chronic Substance Abuse	43
4. Veterans	10
5. Persons with HIV/AIDS	6
6. Victims of Domestic Violence	51
7. Youth (Under 18 years)	14

The discrepancy between the two counts may be explained by the inclusion of both transitional and emergency housing in the Continuum of Care Count, as directed by HUD requirements.

Homeless Strategic Plan (91.215 (c))

1. Homelessness – Describe the jurisdiction’s strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition

to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low and low-income individuals and families who are at imminent risk of becoming homeless.

2. Chronic homelessness – Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention – Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure – Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy – Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

Response:

The Housing Network for Region 10 is the lead entity in the Continuum of Care planning process and has accepted primary responsibility for the collection of data, education, and advocacy concerning the homeless in the City of Bloomington. The Housing Network was established in 1995 and was the catalyst for the formation of the Affordable Housing Trust Fund and for the event, “Homeward Bound,” a fundraiser for the homeless in Bloomington. The Network meets monthly and is well attended by a variety of social service agencies, city staff, housing developers, and emergency and transitional housing providers. It has been an invaluable resource in assessing the needs of the homeless community and in coordinating the supporting activities that assist the homeless in obtaining self sufficiency. Members of the Network meet to create an annual plan in the fall. They discuss the goals and share information about the proposed projects of each agency as well as the activities of the Network in the coming year. By constant assessment and reassessment of homeless issues, problems are identified and new services developed.

An example of this is the “Stepping Stones” Program generated out of the discussion of critical problems with adolescent homelessness or “couch surfing” in the Bloomington community. The SCAN study noted that 29% of respondents observed that there is a need for more recreational activities for teens. The school district observed in their interviews with HAND that youth involved with caring adults are more likely to avoid destructive habits. Stepping Stones plans to provide supervised semi-independent living for young people displaced from their families. It was recently awarded a grant through the Continuum of Care for the construction of transitional housing. The Housing Network also identified the need for another emergency meal provider in town. The Community Kitchen offered evening meals but there was no afternoon meal or breakfast. The Shalom Center was established to increase the number of meals available and also as evolved into a point of service contact for other agencies.

The Housing Network is committed to strengthening supportive services and avoiding duplication. They share information and referrals through release of confidentiality agreements. Members communicate through e-mail lists and meetings. Staff from the HAND department attends 100% of the Housing Network meetings and provides data for the Continuum of Care application. This application is now a vital part of the Con Plan narrative. For the Con Plan process, HAND staff held a Focus group on homelessness (7-29-04) and also interviewed members of the Housing Network (7-08-04) as well as interviewing key agencies (Amethyst, Middleway, Center for Behavioral Health). HAND staff interviewed direct recipients at the Shalom Center and Hoosier House. It gathered survey responses at the Public Housing Authority.

Public input has shown widespread agreement that Bloomington does not have sufficient emergency shelter units for families. (see Focus Group 7/29/04). Both the Housing Authority and Section 8 have waiting lists, and Section 8 is closed. Also apparent is the lack of emergency housing for single females, only six beds are available to them. There are frequently waiting lists in the winter and no transitional facilities for this population at all. These gaps in housing were identified repeatedly during the information gathering phase of the Con Plan (Key Informant, CBH and Housing Network).

Homeless prevention is most widely addressed in Bloomington through case management services at the different facilities in town. However, the newly created Shalom Center (2002) has become a clearinghouse for services to those who use its meal program. Several churches in the downtown area near Shalom have also welcomed agencies who provide programming to the homeless. The churches are located within a few blocks of one another so it is little trouble to be referred to a program in a neighboring church. The following agencies participate:

HAND housing counseling
St Vincent DePaul emergency funds
Salvation Army emergency funds
Youth Service Bureau
Planned Parenthood
St. Paul’s ID’s

Social Security
Office of Family and Children
CBH PATH mental health
Veteran’s Administration
Martha’s House emergency shelter

SCCAP

PATH Outreach through the Center for Behavioral Health identifies the chronically homeless who are eligible for outpatient mental health program. Another agency, Middle Way House, whose clients are women and the child victims of domestic abuse, provides the most comprehensive array of services to its clients. They include crisis intervention, emergency housing, child care, legal and personal counseling, and ultimately job training and placement in permanent housing. “Foodworks,” a vocational training program at Middleway’s “the Rise” has provided many women with an education in culinary arts and is a popular caterer for public events.

One of the principal needs in this category is operating expenses for emergency housing. Providers have no consistent source of funding. The Homeward Bound Walk, which is a now an annual fundraiser, attempts to cover some of this need by creating a large event serving multiple agencies. The need to divide time between necessary fundraising and the mission of the agency is frequently cited as a problem by directors (SCAN).

Community Development

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction’s priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in Community Development Needs Table (formerly Table 2B), -- i.e., public facilities, public improvement, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expanded economic opportunity, principally for low- and moderate-income persons.

Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Response:

The City of Bloomington Housing and Neighborhood Development (HAND) Department determined its non-housing community development needs based on a variety of means and data collection tools:

1. Existing community data. HAND reviewed information from the Census 2000, the Service Community Needs Assessment completed in 2003, SOCDs CHAS Data, “The Bloomington Economy 2004” developed by the Indiana Business Research Center of the Kelley School of Business at Indiana University for the Bloomington Economic Development Corporation, and “A Needs Assessment of Affordable Housing in Monroe County” developed for the Monroe County Commissioners by the South Central Community Action Program.
2. Community Surveys. HAND developed two surveys for this purpose. The first survey was sent to 473 social service providers, business leaders, financial institutions, realtors, and community leaders. The return rate was 15.4%. The second survey was done at the Bloomington Housing Authority specifically for Housing Authority residents. There are 935 residents at the Housing Authority and 26 surveys were completed.
3. Community Focus Groups. HAND held five community focus groups on different topics at locations around Bloomington. They were as follows: Owner-Occupied Affordable Housing, Rental Affordable Housing, Homelessness, Social Services and Economic Development. All of the focus groups were widely advertised and fairly well attended.
4. Key Informant Surveys. HAND met with “key informants” on a variety of topics over the course of 7 months. Key informants included community leaders, business persons, social service providers, and social service clients.
5. Historical data. HAND reviewed projects and programs previously funded, especially those programs and projects that were funded through the Citizen Advisory Council process.
6. Additional sources. HAND is administering three grant programs/studies at this time. Data from those grants are also included in this analysis and are as follows: HUD SuperNOFA Housing Counseling Program grant, Indiana Housing Finance Authority Improving Neighborhoods Through Revitalization grant, and Indiana State Department of Health Lead Safe Education and Hazard Monitoring Program grant.

A thorough profile of the community is included in the Housing Needs Analysis section of this plan and will not be duplicated here. Many of the same issues that affect housing also affect social services in our community. A comprehensive analysis of collected data indicates that the following are high priority needs:

- Affordable housing was the number one concern, with 31% of the comments indicating that affordable housing was an issue in our community. In fact, 9.5% of the comments were directly related to affordable rental housing.
- Healthcare was one of the major concerns of all of the sources HAND used. In the community leader survey, Healthcare was the number one important social service issue in our community. The Bloomington Housing Authority survey listed it as the third most important issue. Information gathered from community focus groups and key informant surveys also had healthcare as a major issue.

- Infrastructure was another common theme, with 5.2% of the comments specifically indicating that infrastructure improvements were needed for both affordable housing and economic development.
- Transportation was another key element, with 5.2% of the comments indicating that transportation needs were a problem.

It is important to note that some issues, such as hunger, were mentioned throughout the data collection process, but did not rate highly because the work of existing agencies is widely recognized as efficient and successful. Several organizations, including Community Kitchen, Hoosier Hills Food Bank, Mother Hubbard's Cupboard, and the Shalom Center work hard to combat hunger in our city. Many of these programs are funded with Community Development Block Grant funds, and are assisted by other local funders such as Jack Hopkins and Community Foundation grants. They are making a difference in our community. It is difficult to surmise what would happen if their current level of funding were to fall, but the assumption is that if existing services were decreased, then hunger would again become an issue to tackle.

The following narrative is broken down into categories that follow the Community Development Needs table attached to this document. See the Needs table for goals and funding source. Please note that the Need, Current, Gap and Goals are "people" unless otherwise indicated below:

- 03I – Flood Drainage Improvements – Housing Units
- 03J – Water/Sewer Improvements – Housing Units
- 04 – Clearance and Demolition – Housing Units
- 05R – Homeownership Assistance (not direct) – Households
- 12 – Construction of Housing – Housing Units
- 13 – Direct Homeownership Assistance – Households
- 14A – Rehab: Single Unit Residential – Housing Units
- 14B – Rehab: Multi-Unit Residential – Housing Units
- 14C – Public Housing Modernization – Housing Units
- 14G – Acquisition for Rehabilitation – Housing Units
- 14I – Lead Based Paint/Hazards Test/Abatement – Housing Units
- 16A – Residential Historic Preservation – Housing Units
- 16B – Non-Residential Historic Preservation – Businesses/Organizations

Dollars to address are in thousands, unless otherwise indicated.

Public Facilities and Improvements:

- 03C. Homeless Facilities: As outlined in the Housing Market Analysis, and further in the sections on Homeless issues, Bloomington lacks a facility for sheltering homeless families. The need for a homeless family shelter was discussed repeatedly during the community focus groups and key informant sessions. There are two shelters for individuals in Bloomington; Backstreet Missions which is faith-based homeless shelter exclusively for men, and Martha's House

which is an individual homeless shelter. It has 18 beds, six of which are reserved for homeless women without dependents. Middle Way House, Inc. is a shelter for women and their children who are victims of domestic violence.

- 03J. Water/Sewer Improvements: The City has targeted five neighborhoods for additional assistance. Some homes within those neighborhoods are still on septic and some have sewer lines that are being reviewed for upgrades. Several of these neighborhoods are of the age that the sewer systems need to be replaced.
- 03K. Street Improvements: Road surfaces, curbing and drainage are substandard for the population served in all five targeted neighborhoods. In two of the neighborhoods, curbing and drainage are non-existent.
- 03L. Sidewalks: Many of the targeted areas are in need of sidewalks or sidewalk repairs. Per Municipal Code 12.04.010 it is the duty of the adjacent owner to maintain and repair the sidewalks in front their house. Low to moderate income homeowners have a difficult time adhering to this requirement because of the extraordinary expense of sidewalk repair. Furthermore, Broadview has few sidewalks or sidepaths, as is true of sections of the Upper West Side. Several other neighborhoods, such as McDoel or Prospect Hill, have historic brick or WPA limestone sidewalks that are in need of repair. Newly constructed homes are required to put sidewalks in as part of the permit approval process and this causes the cost of the home to increase. It is imperative that HAND assist low to moderate income households, as well as developers of affordable housing with the expense of sidewalks. Because transportation is a large issue for our community, sidewalks are doubly important because they provide linkage to bus stops, services, or the downtown.
04. Clean-up of Contaminated Sites: the City recently annexed a large portion of property northwest of the downtown. This area, now included in the Upper West Side, also includes the Lemon Lane Landfill which was once the main dumping site for refuse and debris from Westinghouse. This landfill is contaminated with PCBs and the City, with assistance from the EPA, required Westinghouse to clean up the landfill. However, surrounding privately owned properties are also known to be or suspected to be contaminated. HAND continues to search for resources and methods to address these needs.

Public Services: Please note that the City of Bloomington elects to allocate the maximum allowable (15%) of Community Development Block Grant funds to social service programming. All CDBG social service funds are allocated through the Citizen Advisory Council and while not every category will be discussed in this section, please note that the allocations will be based on the community's needs at the time of allocation.

05. Public Services General: Over the past three years, the Citizen Advisory Council has allocated over \$237,730 toward this category. Agencies that are funded through this category include Hoosier Hills Food Bank, Community Kitchen, and Mother Hubbard's Cupboard. According to the Bloomington

Housing Authority Survey, the second most utilized agency was Community Kitchen. Hoosier Hills Food Bank supplies the Community Kitchen with the food product they use to create the meals they provide to the general public.

- 05C. Legal Services. According to the survey conducted of Bloomington Housing Authority residents, 8 of the 26 respondents said they have used Indiana Legal Services (ILS) for help. HAND has a close working relationship with ILS and it is a high priority need. Typically, HAND does not fund assistance offered from ILS directly as they receive funds from other sources; however, HAND has a cooperative relationship, particularly with ILS clients needing assistance through HAND's housing counseling program. Middle Way House also provides legal assistance to its clients, which are victims of domestic violence.
- 05D. Youth Services. Over the past three years, the Citizen Advisory Council has allocated over \$57,000 to youth services. According to the survey conducted of the Bloomington Housing Authority residents, Boys & Girls Club, Girls, Inc., Big Brothers/Big Sisters and Rhino's all had residents who used their programs/services. Research shows that youth who are involved in activities with caring adult role models and mentors are more likely to complete school, do better academically, make healthier life choices, and engage in fewer destructive activities.
- 05E. Transportation. Over the course of HAND's data analysis, transportation became a reoccurring theme. In this area, there are three main public transportation systems: 1) Bloomington Transit, 2) Rural Transit, and 3) Indiana University Bus System. Indiana University students can use both the Indiana University Bus System and Bloomington Transit through an agreement between both entities. The general public is limited to the use of Bloomington Transit and Rural Transit. Special fares are offered to seniors, K-12 students and persons with disabilities. This service is provided with funds from entities other than HAND, including property tax levy, County Option Income Tax, Indiana University, and other governmental funds.
- 05F. Substance Abuse Services. The Service Community Needs Assessment indicates that 10% of those surveyed with household incomes below \$15,000/year had a minor problem with substance abuse. The survey conducted of Bloomington Housing Authority residents showed that 2 of 26 respondents have used the services of Amethyst House, the local substance abuse center/program, which is 7.6% of the respondents. CARES, which serves as the local coordinating council for the Governor's Commission for a Drug-Free Indiana, stated that "There are more men in need of transitional housing beds than there are beds available for such treatment." This is true for our local substance abuse center as it runs at 96% capacity and often has a waiting list. This program has been allocated CDBG funds in the past.
- 05G. Battered and Abused Spouses. Middle Way House is a domestic violence program and shelter. Seven of the 26 respondents from the Bloomington Housing Authority survey indicated that they have used the services of Middle Way House. Over the past three years, the Citizen Advisory Council has allocated over \$50,000 to this category. The overwhelming majority of the women served at the local shelter are low-income and have no meaningful

work history. Most of them have children. It is imperative that these services continue to provide safe passage to a secure space and whatever assistance is needed to assure victimized individuals and families that their future can be free of violence and fear.

- 05H. Employment Training. Employment training is a high priority for the City of Bloomington. When Bloomington Housing Authority residents were asked to rate issues from 1 – 5, with 1 being the most important, Education and Employment tied for being the top issue. In the community leader survey, education and job training were ranked 5th and 6th. As outlined in the Housing Market Analysis, employment is shifting from manufacturing to other employment sectors. This will require education and job training for those employees who have historically held those manufacturing jobs. While this is a high priority for our community, programs that address this issue are funded with monies from other entities. For example, the Bloomington Urban Enterprise Association offers scholarships to zone residents to further their education at IVY Tech State College. The South Central Indiana Corporate Training Partnership offers companies the opportunity to train their employees in a variety of courses at very reasonable rates. Indiana University offers programs and courses to the general public through its Continuing Education Department. Furthermore, the Department of Workforce Development has an office in Bloomington that also offers training opportunities for individuals and companies.
- 05J. Fair Housing Activities. Fair housing activities are a high priority for our community. To that end, the Human Rights Commission, which is funded with City of Bloomington general fund dollars, enforces the Human Rights Ordinance that “promotes equal opportunity in employment, education, housing and access to public accommodations, regardless of race, sex, religion, color, sexual orientation, national origin, ancestry or disability.” The Human Rights Commission is staffed by a city attorney who specializes in this type of law.
- 05L. Child Care Services. Child care, like transportation, is an inter-linked service. Reliable, quality, affordable child care is one of the greatest barriers to women obtaining and keeping a job, or furthering their education and was listed as the 5th highest priority by the Bloomington Housing Authority residents on their survey. Over the last three fiscal years, the Citizen Advisory Council has allocated over \$50,000 to this category.
- 05M. Health Services. Healthcare continues to be a high priority in Bloomington. It was rated the most important issue by the community leader survey and the third most important issue by the Bloomington Housing Authority resident survey. Bloomington has its own hospital, with an emergency room, and it served over 350,000 patients in 2002. In addition, there are two clinics who serve patients on a sliding scale, Community Health Access Program (CHAP) clinic and Planned Parenthood. As of November, 2004, a total of 5,730 children were enrolled in Hoosier Healthwise in Monroe County. Hoosier Healthwise is the Indiana State Children’s Health Insurance Program. It serves children ages birth to 18 and pregnant women who meet the income eligibility

guidelines. These programs are usually funded by other entities; however, on occasion, the Citizen Advisory Council has allocated CDBG funds to the Community Health Access Program.

- 05R. Homeownership Assistance. The City of Bloomington Housing and Neighborhood Development Department has a comprehensive housing counseling program that offers pre-purchase, post-purchase, default, home equity conversion mortgage, rental, homeless and predatory lending counseling. Last fiscal year, over 300 individuals/families were helped with their housing needs. This program is funded under a separate HUD grant offered through the SuperNOFA.

Other:

12. Construction of Housing. HAND provides subsidy to local developers, both non-profit and for-profit, to construct affordable housing on vacant land within the city limits. This enables HAND to increase the number of affordable housing units for owner-occupancy or rental.
13. Direct Homeownership Assistance. HAND has a comprehensive home buyer education class which offers successful graduates the opportunity to apply for down payment and closing cost assistance. The cost of housing in Bloomington, as outlined in the Housing Market Analysis, is high. Paying a high rent, while trying to save for a down payment, is very difficult. The cost of a down payment is a significant barrier to homeownership, which in Bloomington is the way individuals and families can stabilizing their housing costs.
- 14A. Rehab; Single-Unit Residential. HAND's flag-ship program is the Owner-Occupied Rehabilitation Loan Program. This program has been in operation since 1974 and has helped a lot of homeowners stabilize their structures. In 1999, HAND launched a new program called Purchase-Rehab, which was designed to help home buyers purchase a home and rehabilitate it. As outlined in the Housing Market Analysis, many of the homes that are affordable to new home buyers are older housing stock, often former rentals, that are in need of repairs.
- 14C. Public Housing Modernization. HAND works cooperatively with the Housing Authority and will assist them in implementing physical improvements identified in their 2003 comprehensive physical needs assessment. The Housing Authority has also hired an architectural firm to redesign and improve its site and buildings. HAND anticipates funding these projects through CDBG, because it acknowledges the role that public housing plays in housing the very low income and the pivotal role the Housing Authority plays in the Upper West Side neighborhood..
- 14G. Acquisition – for Rehabilitation. In late 2004, HAND launched a new initiative to acquire properties that are in need of assistance, likely former rentals, in order to rehabilitate and resell them for owner-occupancy. Due to the surge in rental construction that has occurred in Bloomington in the last three years, HAND believes that a number of single unit rentals will become

available for sale. This is an opportunity to have an impact on both the make-up of certain neighborhoods, as well as the structure itself.

- 14I. Lead-Based/Lead Hazard Test/Abate. HAND has a comprehensive lead-based paint program that is incorporated into the housing programs discussed above.
- 15. Code Enforcement. HAND operates an extensive code enforcement program for all rental properties within the city limits. Each rental unit must be registered with HAND and inspected on a 3-5 rotation and by complaint. This category is entirely funded by the general fund.
- 16A. Residential Historic Preservation. Within the city limits there are four residential National Register Districts, one residential conservation district and many scattered sites. HAND encourages historic renovation whenever possible, but it is included in 14A and 14G above. HAND also staffs the City of Bloomington's Historic Preservation Commission.
- 16B. Non-Residential Historic Preservation. The City of Bloomington encourages non-residential historic preservation also through its Historic Preservation Commission. The City Council recently passed a demolition delay ordinance in order to give the Planning Department and the Historic Preservation Commission an opportunity to review the feasibility of preservation of each building prior to its destruction.
- 21H. HOME Admin/Planning Costs of PJ. HAND utilizes its administrative funds to pay wages for support staff. While certain staff members are only partially funded through grant funds, each staff member plays an important role in community development and provides countless hours of technical assistance to local non-profits and public education to its citizens.

Antipoverty Strategy (91.215 (h))

- 1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
- 2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

Response:

The City of Bloomington's Anti-Poverty Strategy consists of a pattern of coordinated support for families below the poverty level through the homeless, public housing, housing and non housing community development strategies outlined in this document. The Bloomington poverty rate for 2000 is 18.9%, the highest in Indiana and almost twice the state average.(SCAN)

A significant part of the Anti-Poverty Strategy is to provide access to information and emergency assistance to the most vulnerable elements of the community. Employment, health, legal, substance abuse, youth and housing counseling are available from a diverse group of agencies and programs. A comprehensive network of referrals places clients in the programs most closely aligned with their needs. The safety net is most apparent in the number of individuals offering Self-Sufficiency Programs through Formal Education and Life-skills Education:

Habitat for Humanity
Housing Solutions
Center for Behavioral Health
Middle Way House
South Central Community Action
HAND
Amethyst House
Indiana Legal Services

Counseling and case management services are available or advertised at the following facilities in Bloomington: Middle Way House, Community Service Center, Shalom Center, Community Kitchen, First-Call for Help, Center for Behavioral Health, Monroe County Youth Shelter, Township Trustees, Monroe County United Ministries, Martha's House, and Salvation Army.

Key Goals of the City's Anti-Poverty Strategy which are funded through CDBG and HOME programs are:

- Targeting revitalization activities in the west side geographic area defined in the Con Plan
- Elimination of substandard housing
- Provision of adequate and affordable rental property
- Operating funding for emergency housing providers

An integral part of the city's Anti-Poverty Strategy is leveraging funds for programming through other organizations. The Housing Network has primary responsibility for gathering data for the Continuum of Care applications. As such, it is an essential part of the development of new programs and facilities to address poverty issues. It annually reassesses those needs and identifies new programming to be funded. As a result of this work, the youth agency, Stepping Stones, received funds to establish a six unit transitional youth facility. The Housing Network identified the need for a residential mentoring program for "runaway" or "throwaway" teens who are struggling to survive having no resources to attain independence. This program is strength-based rather than punitive. Its intention is to provide life skills training in order to create self sufficient adults. In this way the most vulnerable of the economically disadvantaged population are given an opportunity to succeed as adults.

Another key component of the Anti-Poverty Strategy is cooperation with economic development initiatives by others. Economic development aspects of the strategy are coordinated through the BUEA, BEDC, and other groups who can leverage additional funds targeted to those at or below the poverty level in our community. Critical to this strategy is support for disadvantaged school districts and vocational schools, which are currently assisted by scholarship and grant programs through the BUEA. Economic Development is well served by obtaining a skilled and more literate work force. This is a key component in the city's plan for all its citizens to earn a living wage.

Non-Homeless Special Needs

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specified objectives the jurisdiction hopes to achieve over a specified period of time.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

Response:

HAND partners with community organizations to provide assistance to citizens with special needs in our community. HAND's objectives to assist the elderly, disabled or those with very low incomes are as follows:

Objective 1: Provide assistance to the elderly or disabled to allow them to remain in their homes.

- A. Provide financial and technical assistance, in partnership with Abilities Unlimited, to make accessibility modifications to the homes of eligible applicants. Both owner-occupied and rental (with permission from owner) are eligible.
- B. Provide financial assistance in the form of Tenant-Based Rental Assistance, through a partnership with the Bloomington Housing Authority, to help individuals released from the Hospital who have lost their Section 8 eligibility.

Objective 2: Provide financial assistance to low-income individuals and families in need of housing.

- A. Provide financial assistance in the form of Tenant-Based Rental Assistance, through a partnership with the Bloomington Housing Authority and the South Central Community Action Program, to help individuals/families who are waiting for rental assistance.
- B. Provide financial assistance in the form of Tenant-Based Rental Assistance, through a partnership with the Salvation Army, to help families who are in transition from homelessness to self-sufficiency.

Objective 3: Provide financial assistance for the creation of handicapped accessible housing.

- A. Provide subsidy to for-profit and non-profit developers to create affordable rental units that are handicapped accessible.
- B. Provide subsidy for for-profit and non-profit developers to create affordable owner-occupied units that are handicapped accessible.

Objective 4: Provide financial assistance to organizations that serve special needs groups.

- A. Provide financial assistance to organizations to make modifications to their facilities to make them handicapped accessible.
- B. Provide technical assistance to organizations that serve special needs groups on how to make accessibility modifications.
- C. Provide financial assistance for operations to organizations that serve special needs groups that include abused spouses, homeless persons, or individuals suffering from substance abuse.

Objective 5: Provide financial and technical assistance to provide for handicapped accessible infrastructure.

- A. Provide financial assistance to create or repair sidewalks that meet ADA requirements.
- B. Provide technical assistance to developers and other City departments on creating infrastructure needs, such as sidewalks and curb cuts, that meet ADA requirements.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addictions, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.

Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

2. Identify the priority housing and supportive service needs of persons who are not homeless but require supportive housing, i.e. elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their

families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

Response:

Bloomington's comprehensive array of services for non-homeless with special needs which include those services designed for the elderly, persons with disabilities, substance abusers, and persons with HIV/AIDS. Programs and sometimes facilities particular to these special needs all exist within our community.

Elderly and Frail Elderly Persons:

As of the 2000 census, 6,288 persons were 62 years of age or older. This constitutes 9.1% of Bloomington's population. Two Thousand Sixty-four (2,064) are over 75 years of age. Bloomington has been recognized as a wonderful place to retire because of the vast number of activities through Indiana University and the community. The Housing Needs Table shows that in the below 30% AMI and the 30-50% AMI, the majority of elderly renters are cost burdened. The elderly are less cost burdened in the 50-80% AMI bracket. The only income level where the majority of elderly owners are cost burdened is the below 30% AMI bracket. Bloomington, through its community of services, allows the elderly to have a quality of life and live as independently as possible throughout their lifetime. HAND does not fund retirement or assisted living communities. Services are provided primarily by other funds, however, on occasion, City funds have been used for Assisting the Elderly or Food Pantry programs. Parks & Recreation facilities and services are all supported by local tax dollars and fees.

- A. Retirement Communities: There are a number of retirement, assisted living or nursing communities/facilities in Bloomington. They include:
 1. Alterra Sterling House of Bloomington (assisted living)
 2. Bell Trace Senior Living Community (retirement community/assisted living)
 3. Fountainbleu Nursing and Rehab Center (nursing home)
 4. Hospitality House (nursing home)
 5. Meadowood Health Pavilion (assisted living/nursing home)
 6. Meadowood Retirement Community (retirement community)

7. Monroe House (assisted living)
 8. Parkside Court (retirement/assisted living)
 9. Redbud Hills (retirement community)
- B. Supportive Services: The Area 10 Agency on Aging provides a number of services to the elderly and frail elderly of our community. Providing the frail elderly with services to allow them to stay in their homes as long as possible is very important. Housing assistance for the elderly and frail elderly were discussed in those sections. Support services include:
1. Assistance to the homebound elderly and disabled (includes grocery shopping)
 2. Case management & Care planning
 3. CHOICE program services
 4. Food Pantry Program
 5. Friendly Visitors Program
 6. Home Health Care
 7. Homemaker services
 8. Information and Referral
 9. Medicaid Waiver services
 10. Nutrition Services (congregate and homebound meals)
 11. Pre-admission screening for nursing homes
 12. Respite for care givers
 13. Telephone Reassurance
 14. Transportation
- C. Activities: Bloomington has a great number of activities for adults over 50. designed to keep the elderly active, engaged and fit including:
1. Senior Games
 2. Area 10 Lunch and Learn Series
 3. Area 10 Fitness program
 4. Parks & Recreation Sports and Fitness Activities
 5. Bloomington Adult Community Center activities, includes cards, chess, quilting, dancing, and a host of other activities and events.
 6. Bloomington Adult Community Center Travel Group

Persons with Disabilities:

- A. Mentally Ill: As noted in the Homeless section, individuals suffering from mental illness have a limited ability to function independently. According to records at Martha's House, the local individual homeless shelter, approximately 23% of the people served also have a mental illness. The Center for Behavioral Health (CBH) provides supportive housing at several locations, including their Single Room Occupancy facility. HAND has provided funding for the Center for Behavioral Health to make modifications to its facilities. Supportive services are primarily funded with other funds. Supportive services include:

1. CBH Psychiatric assistance
 2. CBH Transitional Care
 3. CBH Case Management Services
 4. CBH Individual, Group and Family Counseling
 5. CBH Harvest Employment Services
 6. CBH Financial Management Services
 7. Family Service Association (FSA) Jail Diversion Program
 8. FSA Oak Tree Counseling Program
 9. FSA Ombudsman Program
- B. Persons with Disabilities: Stone Belt ARC's mission is to support persons with development disabilities and their families participate fully in the life of the community. Stone Belt provides the majority of services to citizens of Bloomington with developmental disabilities. HAND has provided funding to Stone Belt to make modifications to its facilities. Supportive services are all funded with other funds. Those services include:
1. Supervised Group Living
 2. Supported Living
 3. Employment Services
 4. Life Skills Enrichment
 5. Infant & Child Developmental Services
 6. Manufacturing Services (employees Stone Belt clients)
 7. Psychological Services
 8. Case Management
- C. Alcohol and Substance Abusers: Amethyst House provides transitional housing for men and women (& their dependents) who are recovering from alcohol or drug addictions. According to statistics kept by Martha's House, the local homeless shelter, 18% of their guest in 2004 suffered from alcohol abuse and 12% suffered from drug abuse. Services are provided by both the Center for Behavioral Health and Amethyst House. They include:
1. CBH Recovery House (residential housing for persons in treatment)
 2. CBH Substance Abuse Education Classes
 3. CBH Brief Intensive Group
 4. CBH Day Treatment
 5. CBH Intensive Outpatient Treatment
 6. Amethyst House Case Management Services
 7. Alcoholics Anonymous (self-help programs)
- D. Person with HIV/AIDS: HIV/AIDS can have a profound impact on the individual, their family and their support group, as well as the community as whole. Positive Link provides needed health and social services for people living with HIV/AIDS. HAND provided technical assistance to Positive Link to apply for a HOPWA grant through the State of Indiana to do a study of housing needs for this population. Those results are not yet available. Services from Positive Link include:

1. Counseling, education and support
2. Transportation assistance
3. Rental housing assistance
4. Medication assistance programs
5. Legal advocacy
6. Vocational rehabilitation
7. Medical referrals and medical insurance and income assistance programs.